

8 Web Customer Application

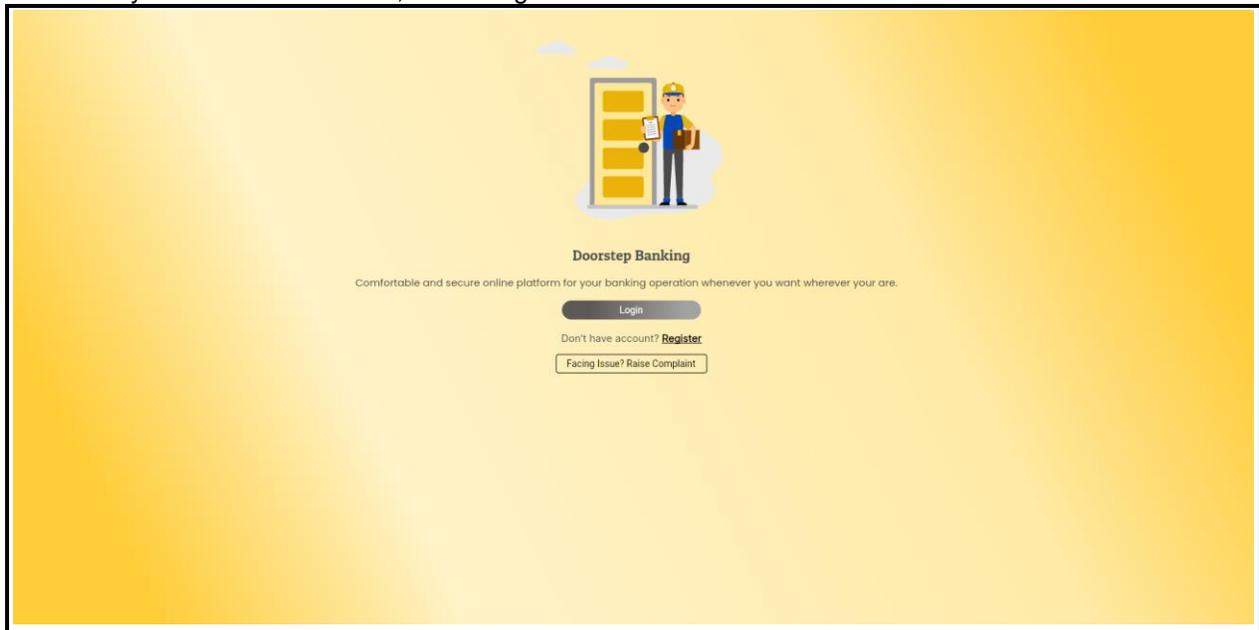
Opening the System

Open any web browser.

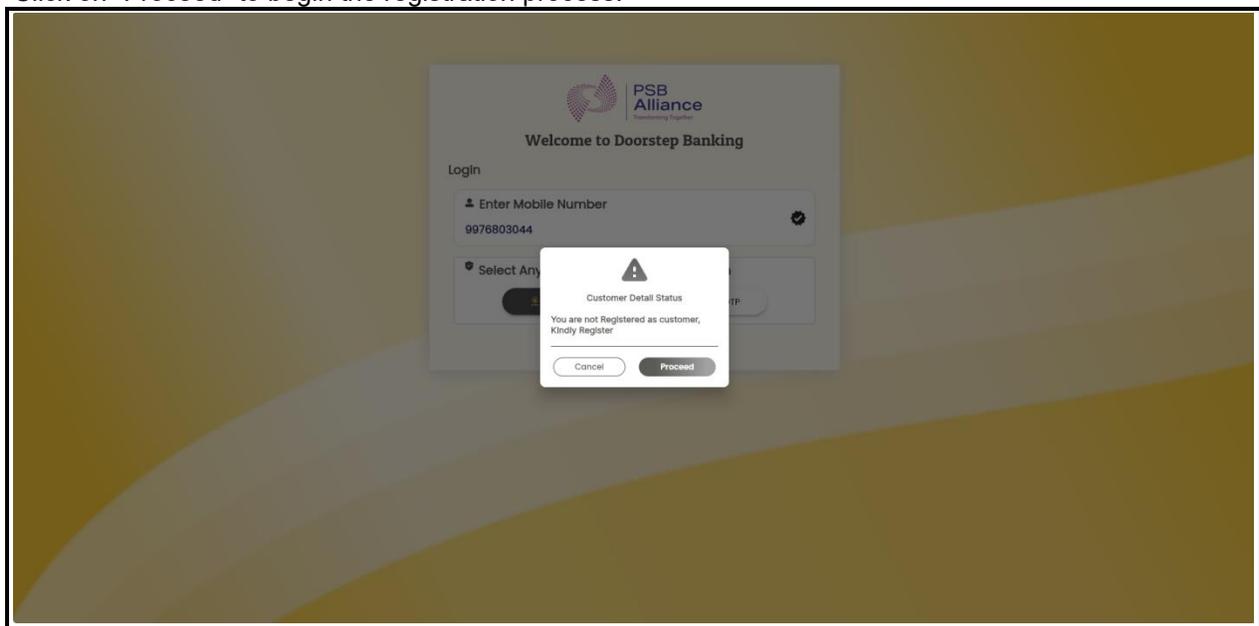
1. Type the system's URL into the address bar.
2. Press Enter to access the system.

Upon loading the system, you'll encounter the login screen. Here's what to do based on your status:

- If you're a registered customer, click on "Login."
- If you're a new customer, click "Register."



If your mobile number is not registered and you click on "Login," the following screen will appear. Click on "Proceed" to begin the registration process.



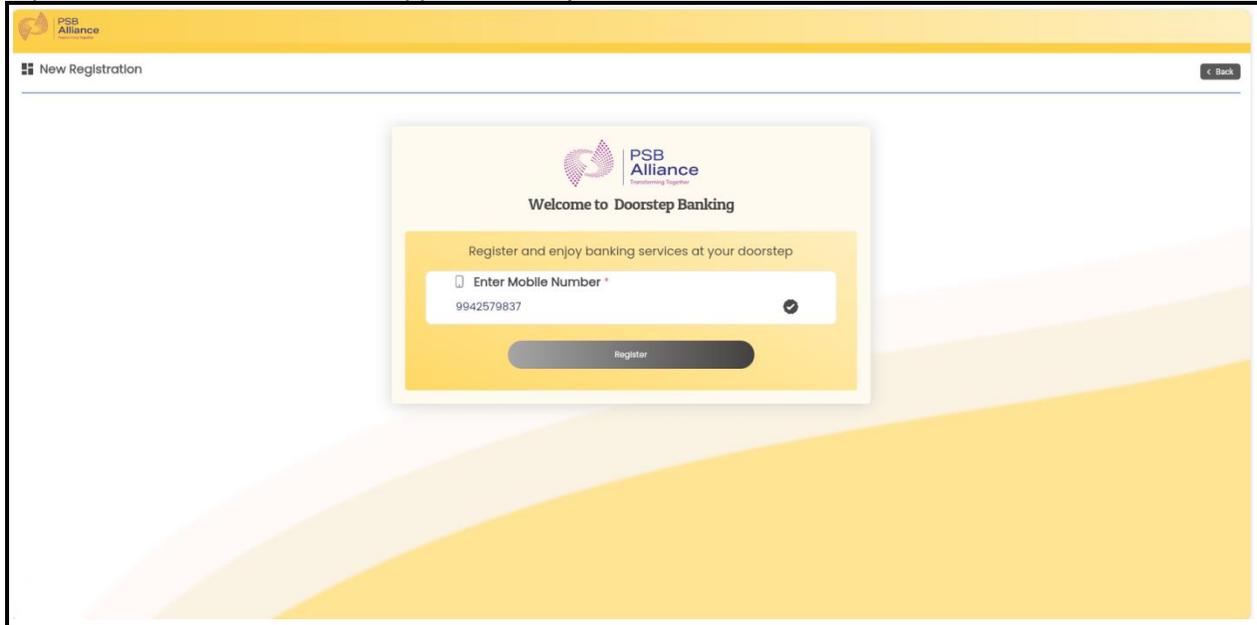
Click on "Facing Issue? Raise Complaint" redirects you to the "Raise Complaint" page.

Registration

Click "Proceed" to initiate mobile registration.

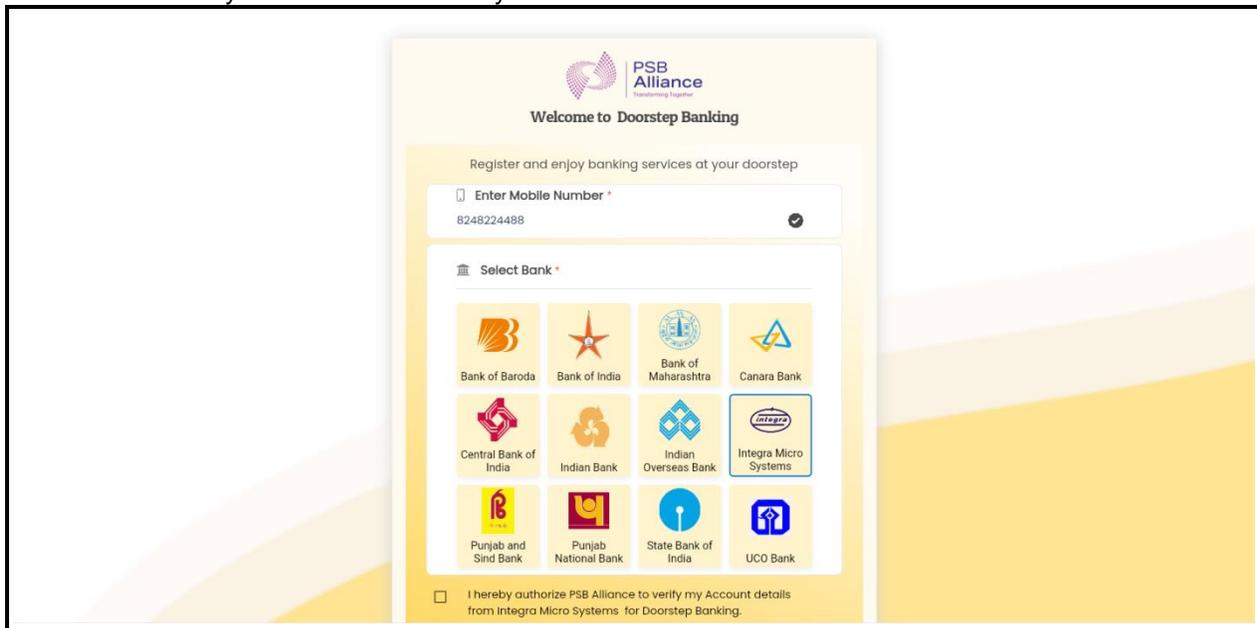
Enter your Mobile Number and click "Register."

Upon validation, a tick mark will appear next to your mobile number.



The screenshot shows the "New Registration" page of the PSB Alliance. The page features the PSB Alliance logo and the text "Welcome to Doorstep Banking". Below this, there is a registration form with the heading "Register and enjoy banking services at your doorstep". The form includes a text input field labeled "Enter Mobile Number *" with the number "9942579837" entered. A checkmark icon is visible to the right of the input field, indicating validation. A "Register" button is located below the input field. The page also has a "Back" button in the top right corner.

Proceed to select your bank and confirm your declaration.



The screenshot shows the "New Registration" page of the PSB Alliance, now at the "Select Bank" step. The page features the PSB Alliance logo and the text "Welcome to Doorstep Banking". Below this, there is a registration form with the heading "Register and enjoy banking services at your doorstep". The form includes a text input field labeled "Enter Mobile Number *" with the number "8248224488" entered. A checkmark icon is visible to the right of the input field, indicating validation. Below the input field, there is a "Select Bank *" section with a grid of bank logos and names: Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Integra Micro Systems, Punjab and Sindh Bank, Punjab National Bank, State Bank of India, and UCO Bank. At the bottom of the form, there is a checkbox and the text "I hereby authorize PSB Alliance to verify my Account details from Integra Micro Systems for Doorstep Banking."

Enter the 6-digit OTP and click "Verify."

PSB Alliance
New Registration

10 % Complete

Bank Details

Please Provide Required Details to Register

Mobile Number
8248224488

Bank Name
Integra Micro Systems

Enter OTP

If OTP is not received in 47 Seconds click on Resend.OTP.

Verify

Bank has sent 6 Digit OTP to +91-82XXXXXX88

Provide your name, email id, and optional alternative mobile number, then click "Continue."
Upon successful verification, a confirmation message (Account verification is Successful) will appear, and you'll proceed to set your PIN.

PSB Alliance
New Registration

50 % Complete

Personal Details

Please Provide Required Details to Register Account

Enter Name *
SHAMBHA ALIAS SHAMBH

Enter Mobile Number *
8248224488

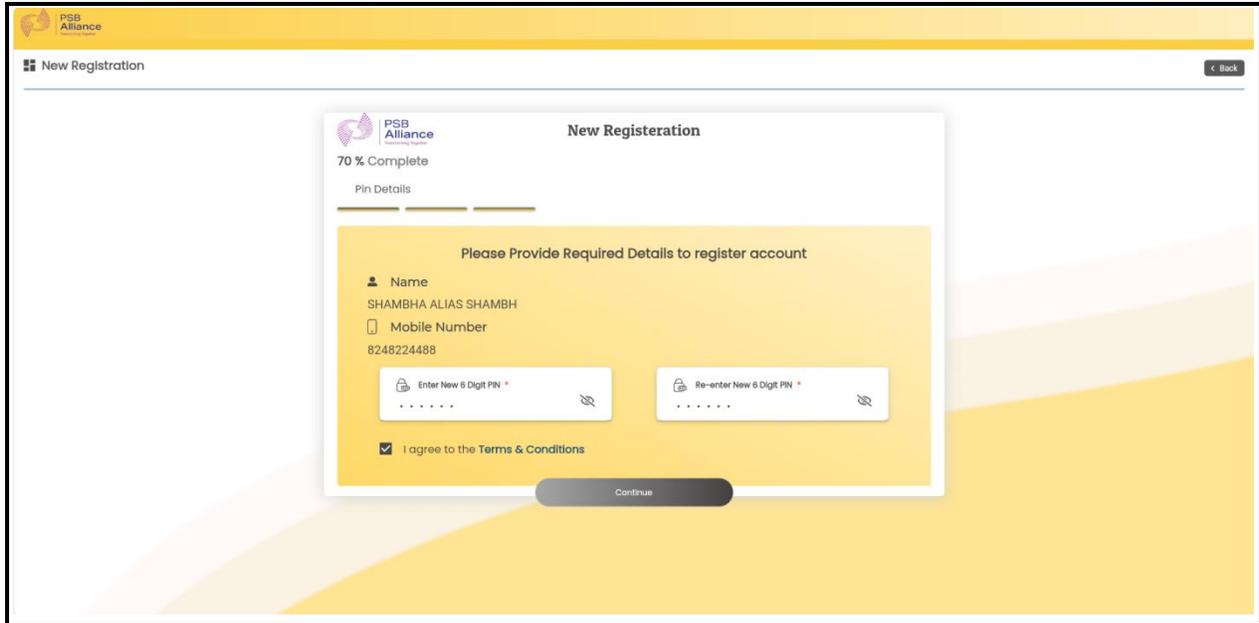
Enter Alter Mobile No. (Optional)

Enter Email ID (Optional)

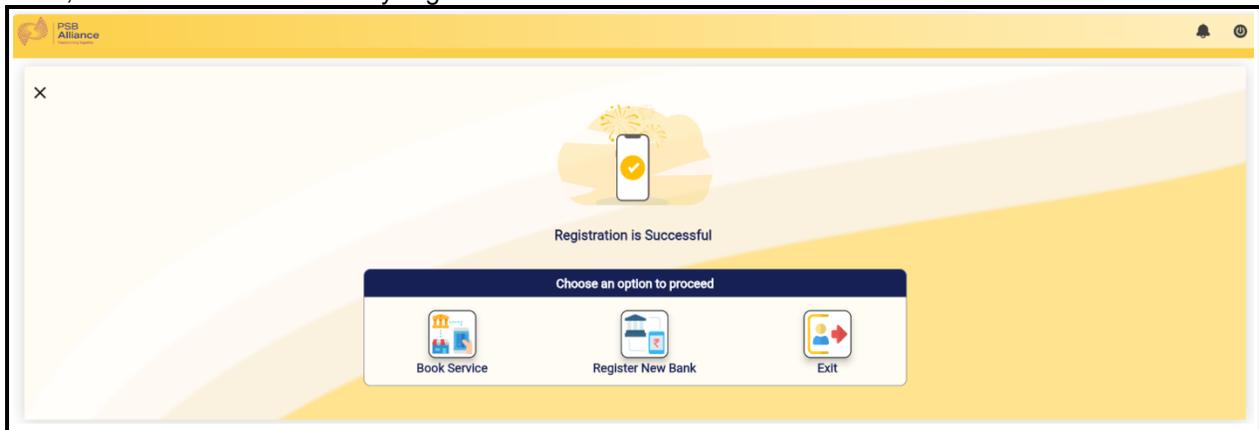
Continue

Account verification is Successful

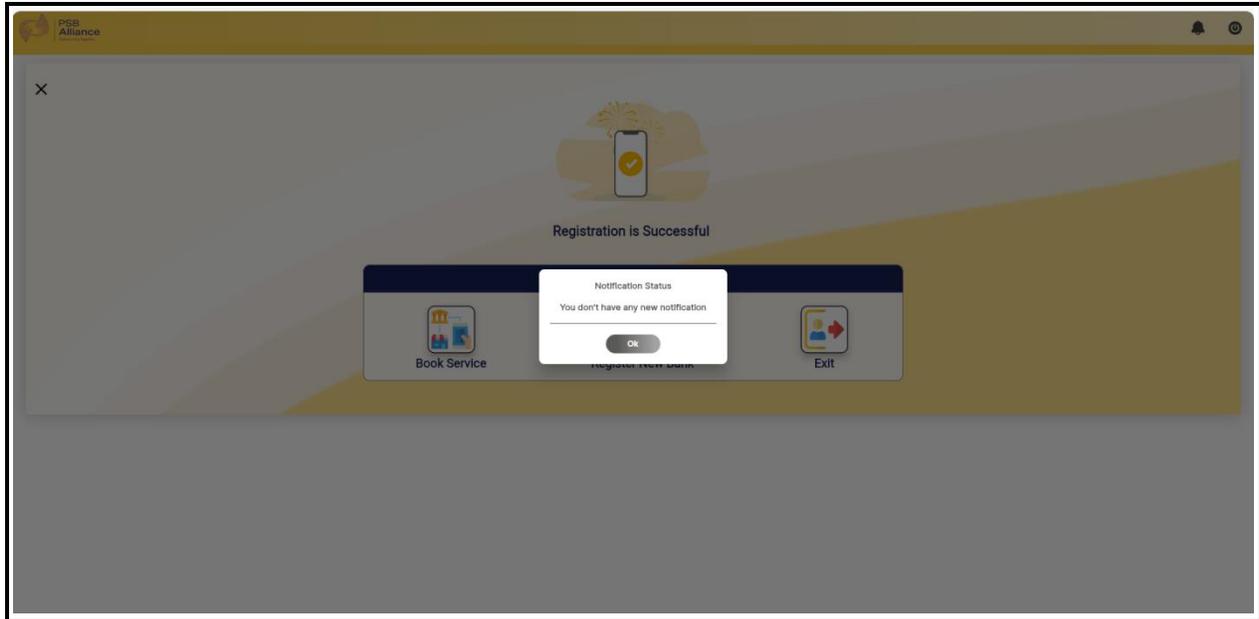
Here, the PIN should be entered twice, and the checkbox for "Terms & Conditions" should be ticked.
Once selected, changes cannot be made. Click on "Continue" to proceed.



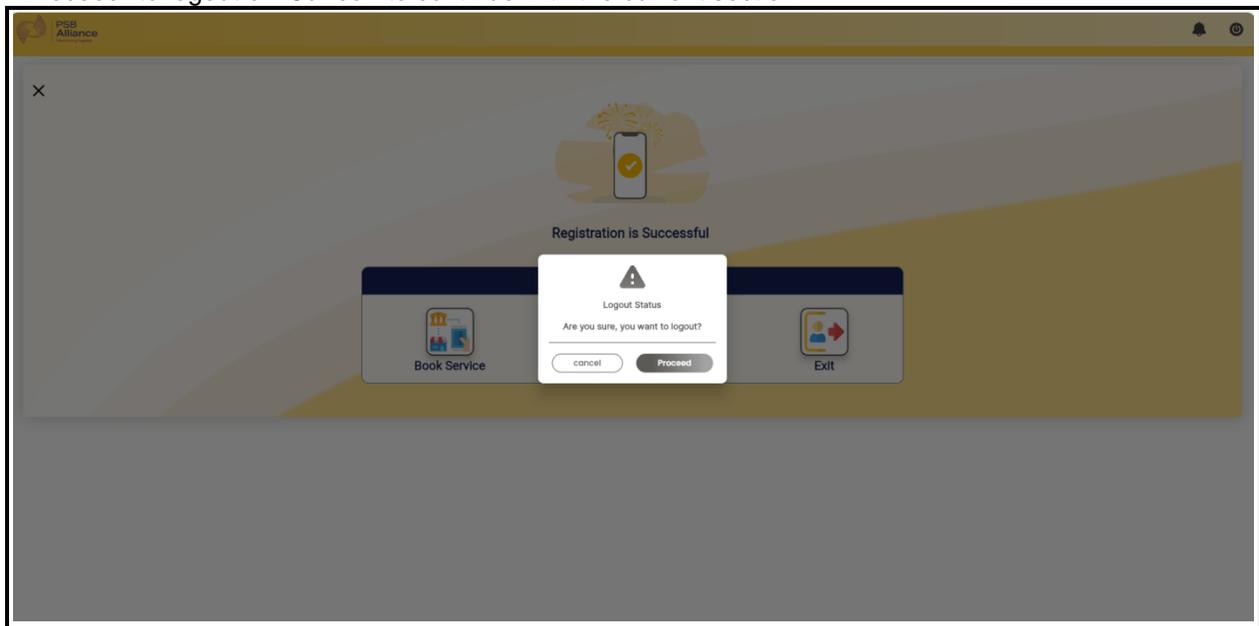
Now, the account is successfully registered.



SMS and email notifications have been sent. On the top right corner, there is a bell icon. Clicking on it will display the notifications page.



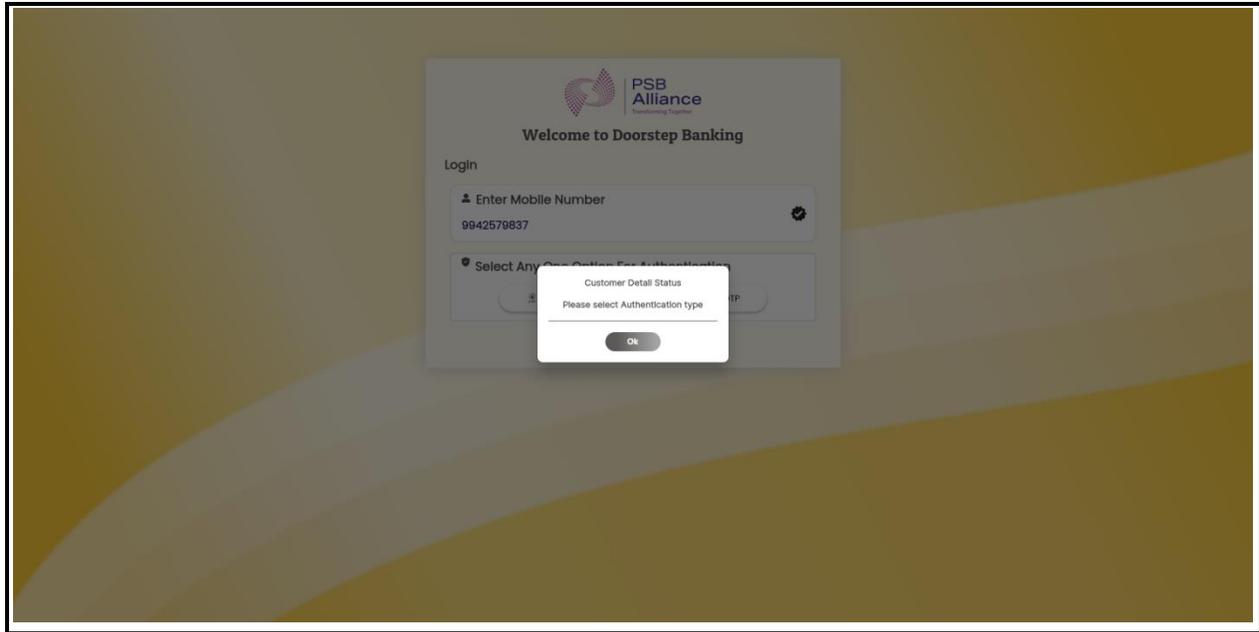
Next to the bell icon, there is a logout icon. Clicking on it will display a confirmation message. Click on "Proceed" to logout or "Cancel" to continue with the current section.



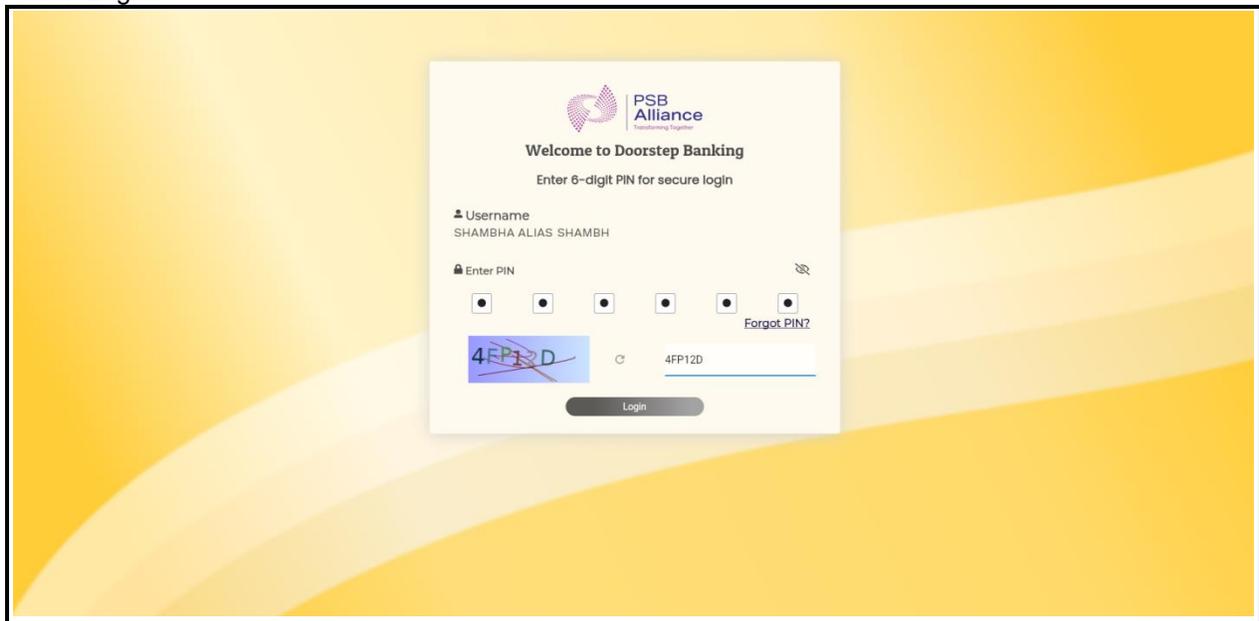
Choose a option to proceed.

Login Process

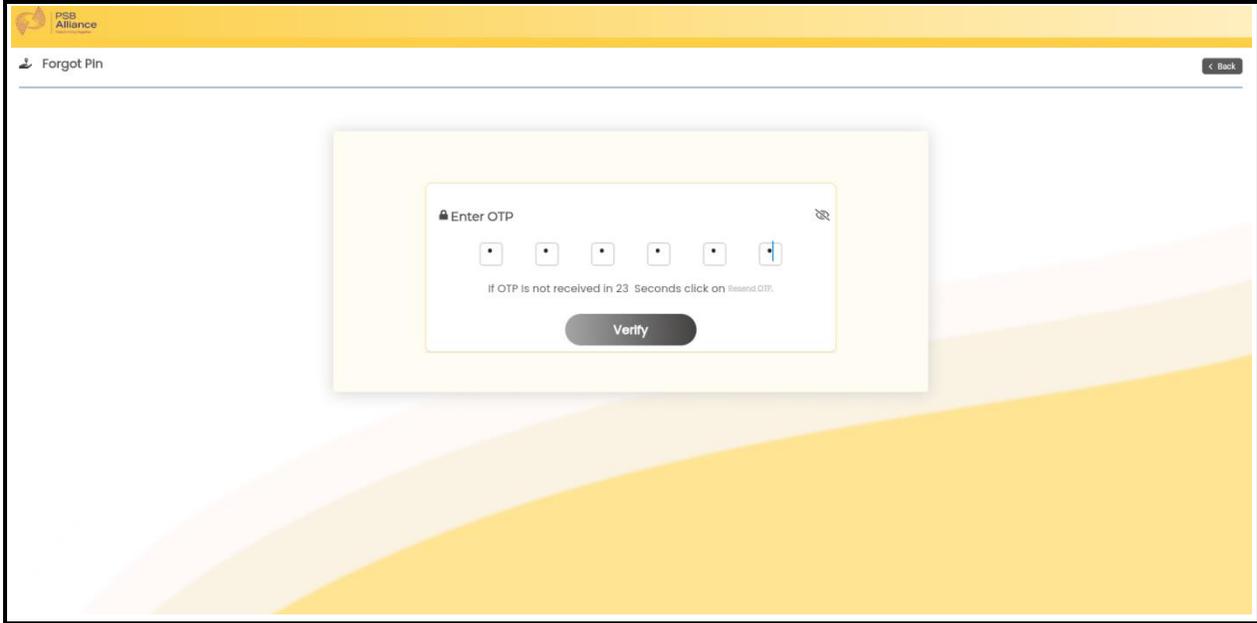
Enter your mobile number and select an authentication type. Click "Next" to proceed. For login, the authentication type (PIN or OTP) must be selected; otherwise, the following message will be displayed.



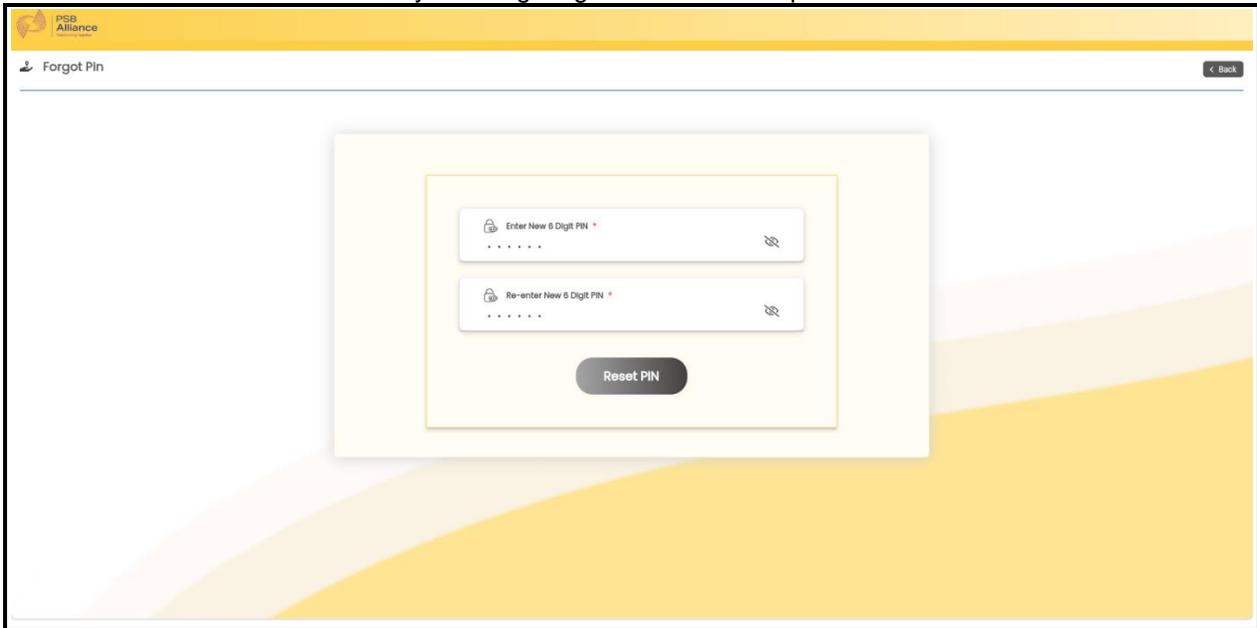
If selecting PIN, enter the 6-digit PIN and captcha; for OTP, enter the 6-digit OTP and captcha. Click "Login."



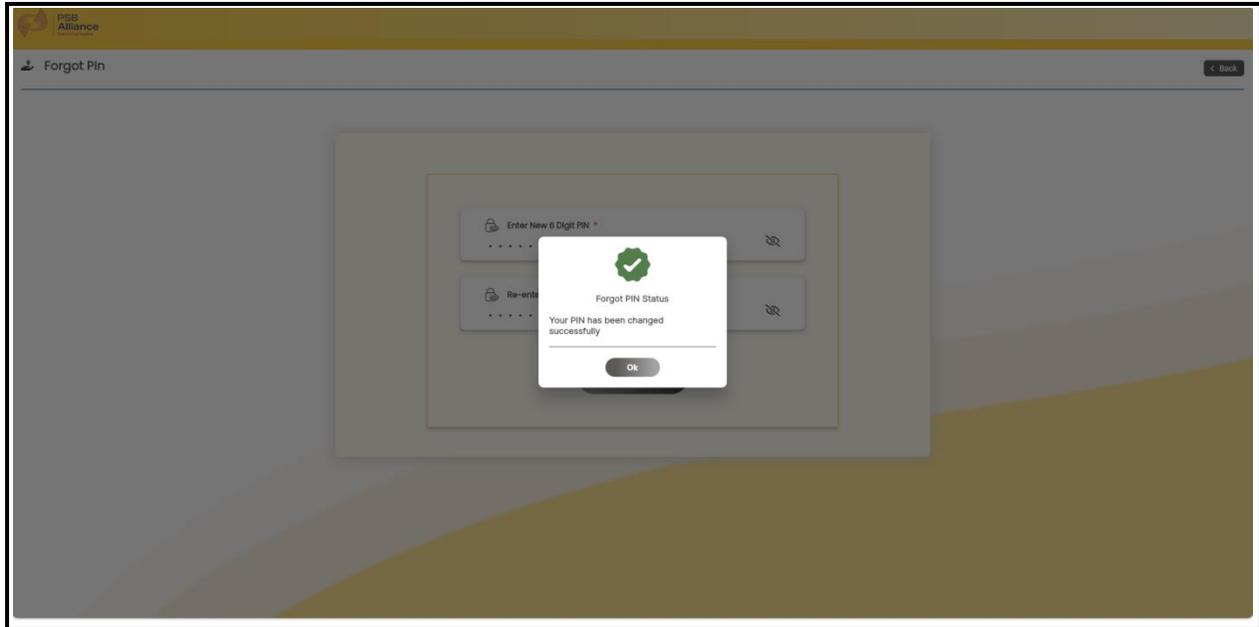
The "Forgot PIN" option is available. If "Forgot PIN" is clicked, the page will be displayed as below. Enter the 6-digit OTP sent to your mobile number and click "Verify." If OTP is not received within the time limit, click "Resend OTP."



Enter the new PIN and confirm it by entering it again. The "View" option is available. Click on "Reset PIN."

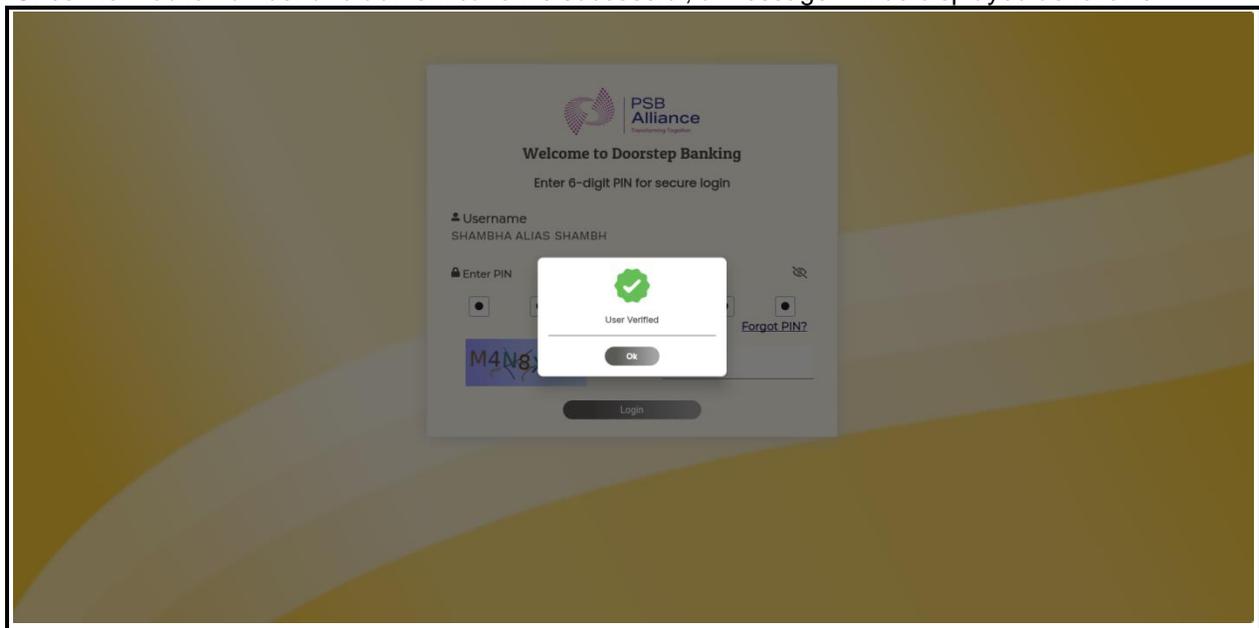


A success message will be displayed.



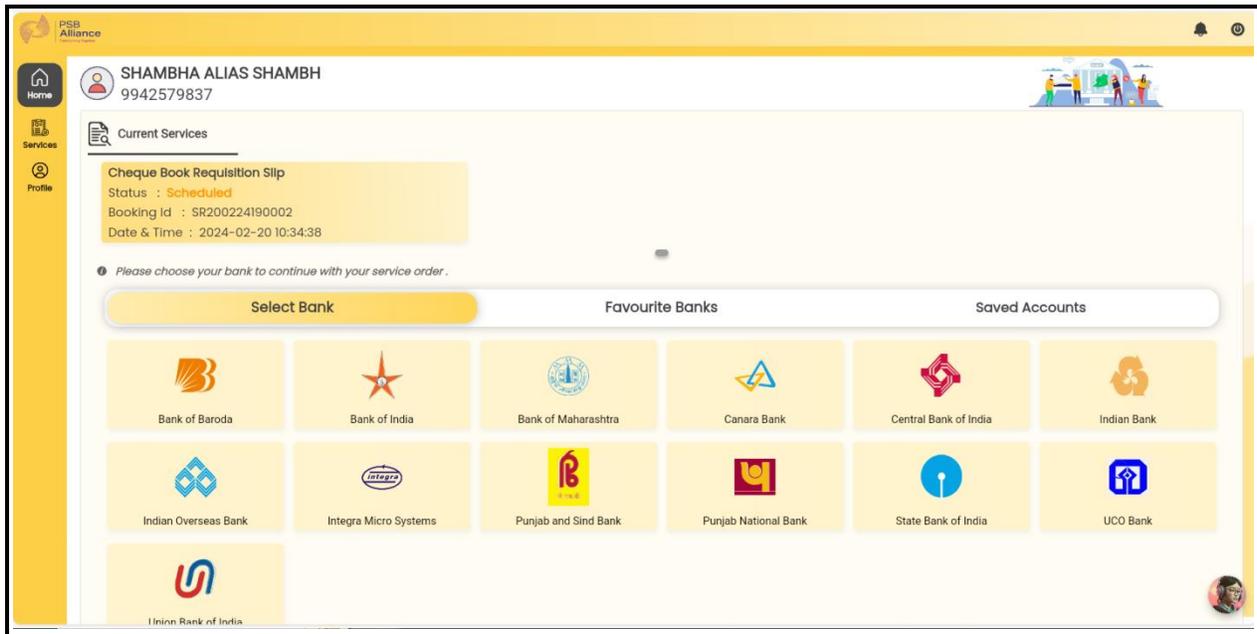
Clicking on OK redirects to the login page. Simultaneously, a message will be sent to the mobile number confirming the successful PIN reset.

Once the mobile number and authentication is successful, a message will be displayed as follows:

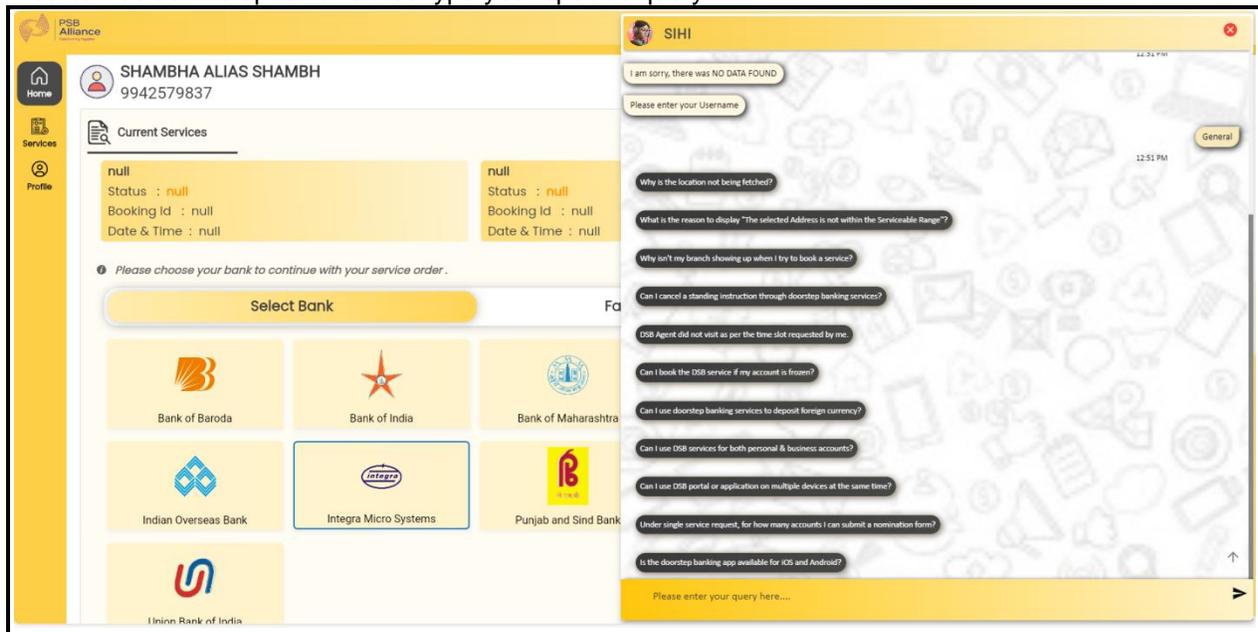


Clicking on OK will redirect you to the page below.

8.1 Home



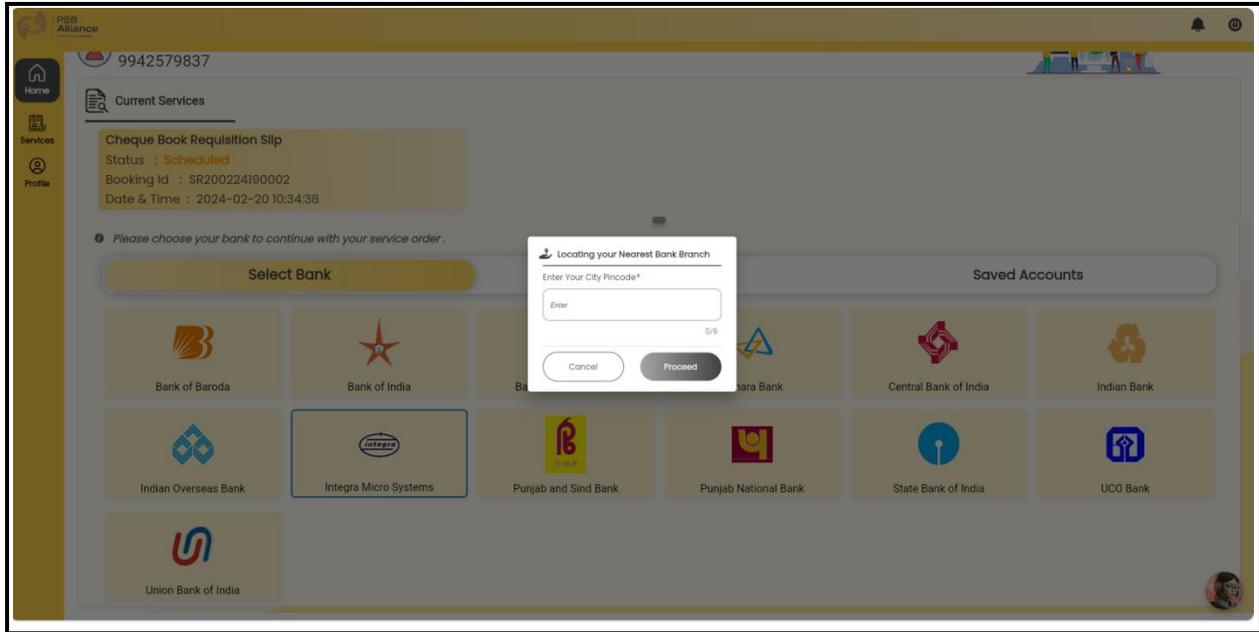
It displays the Customer name along with the Registered Mobile Number on the top right corner. Clicking on the chat bot icon at the bottom left displays the below screen. You can select the option and also type your specific query.



Underneath, there are options for:

- **Select Bank:** To proceed, select a bank from the list provided.
- **Favourite Banks:** Shows a list of favorite banks.
- **Saved Accounts:** Displays a list of saved accounts.

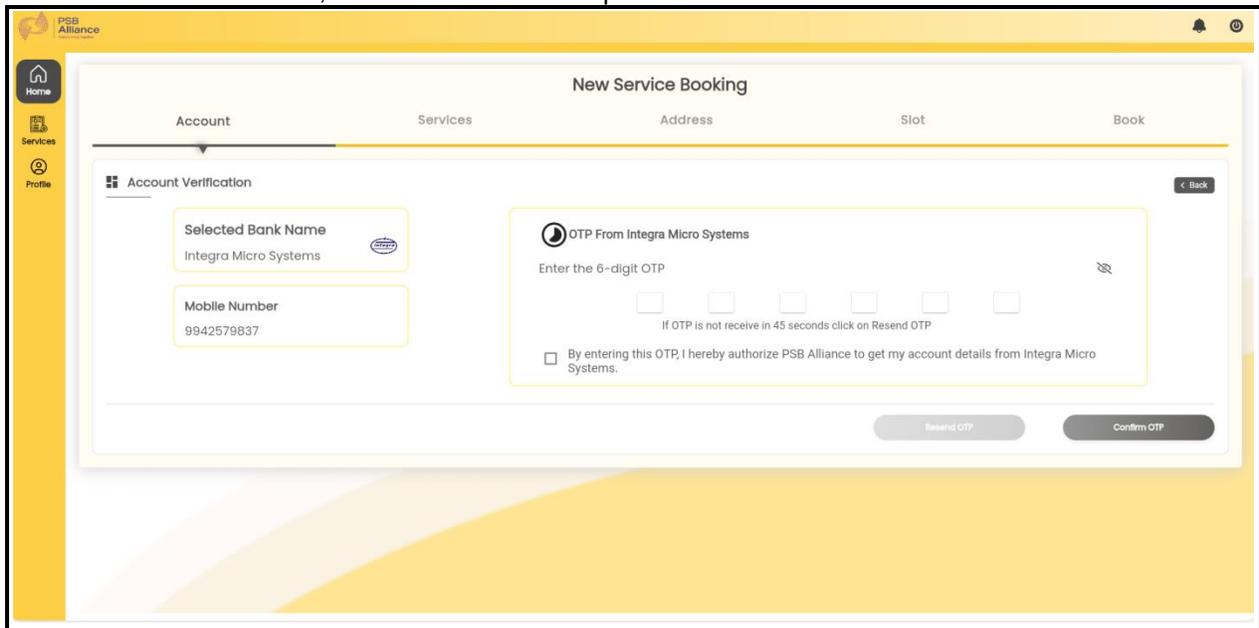
After selecting the bank, enter the pin-code and click on "Proceed."



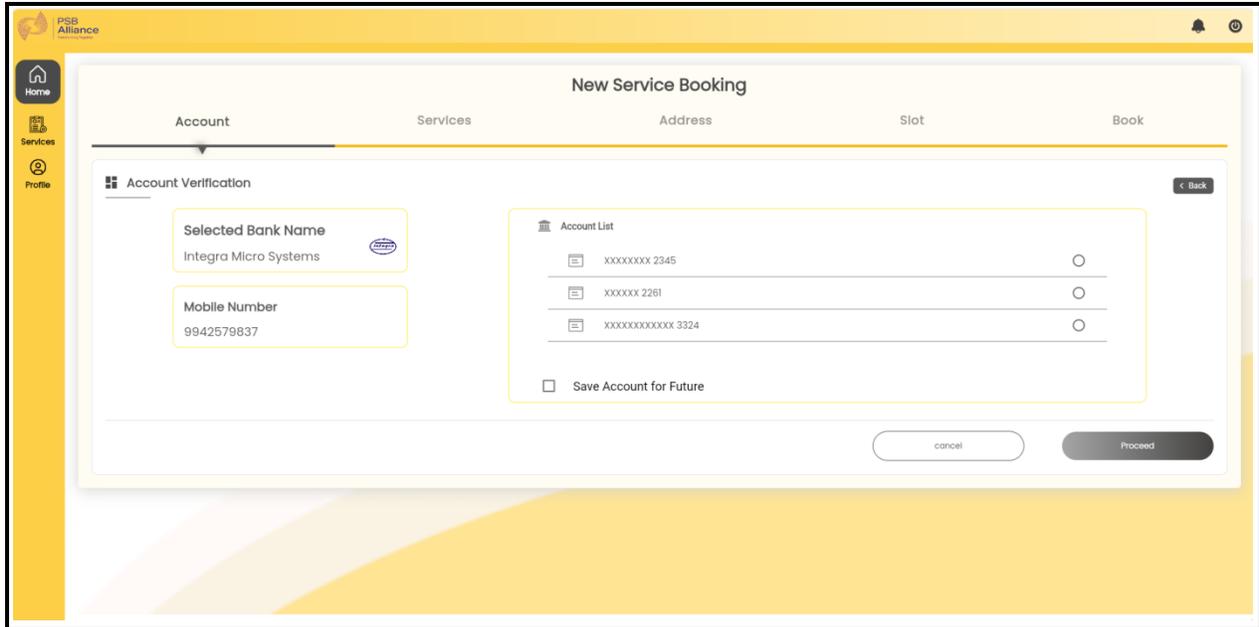
If the pin-code is not serviceable, a message will appear prompting you to try with a new pin-code. If the pin-code is serviceable, the page will be displayed as shown below.

8.1.1 Account Validation

Enter the OTP and check the declaration box. If the OTP is not received within the specified time, click on "Resend OTP." Otherwise, click "Confirm OTP" to proceed.



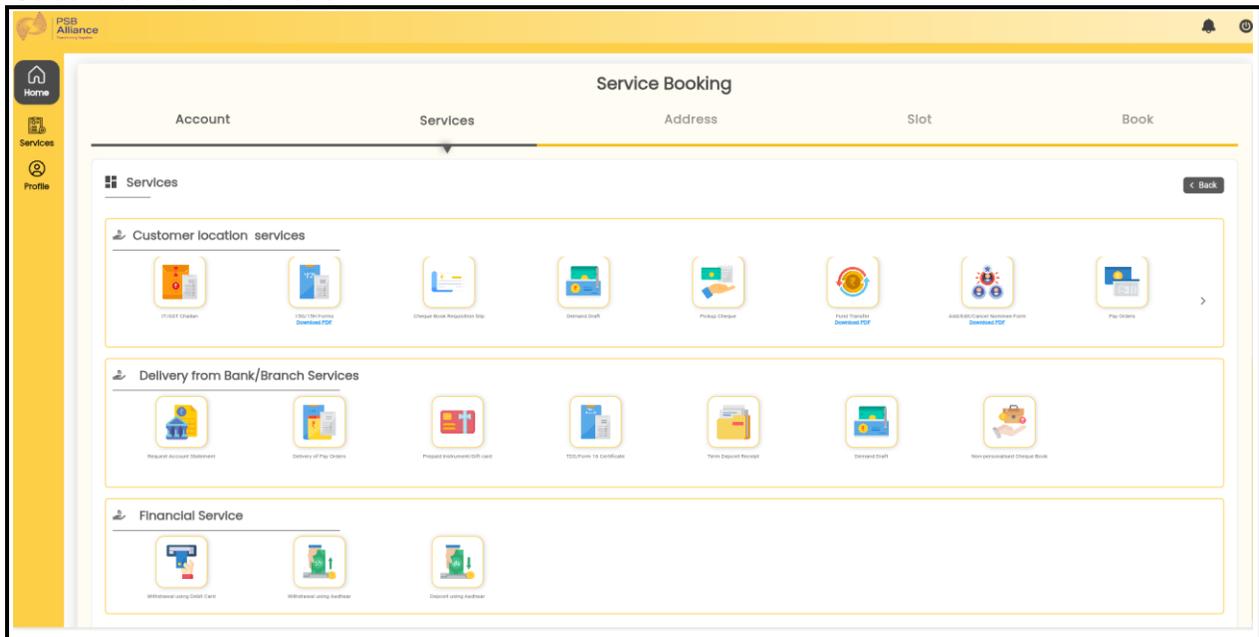
The list of account numbers and the option to save the account for future reference will be displayed. Select any one account and check the declaration box. Then, click on "Proceed" to continue.



A message confirming that the account has been saved successfully will be displayed. Click on "Proceed" to proceed to the next step.

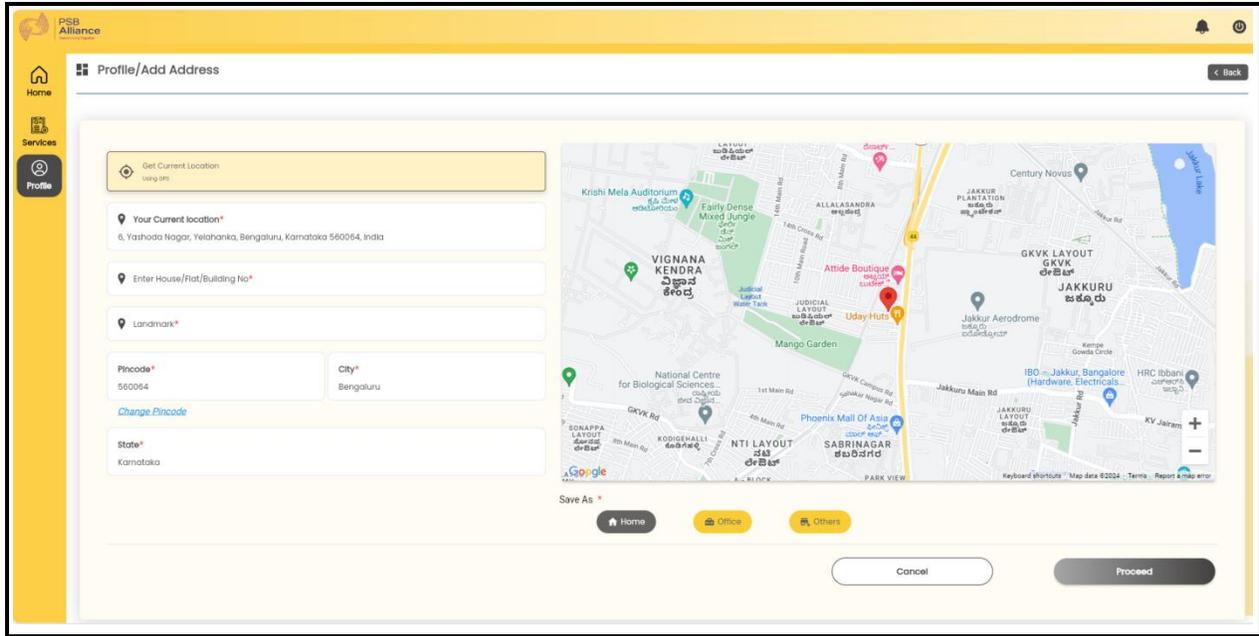
8.1.2 Service Selection

Select a service from the list.



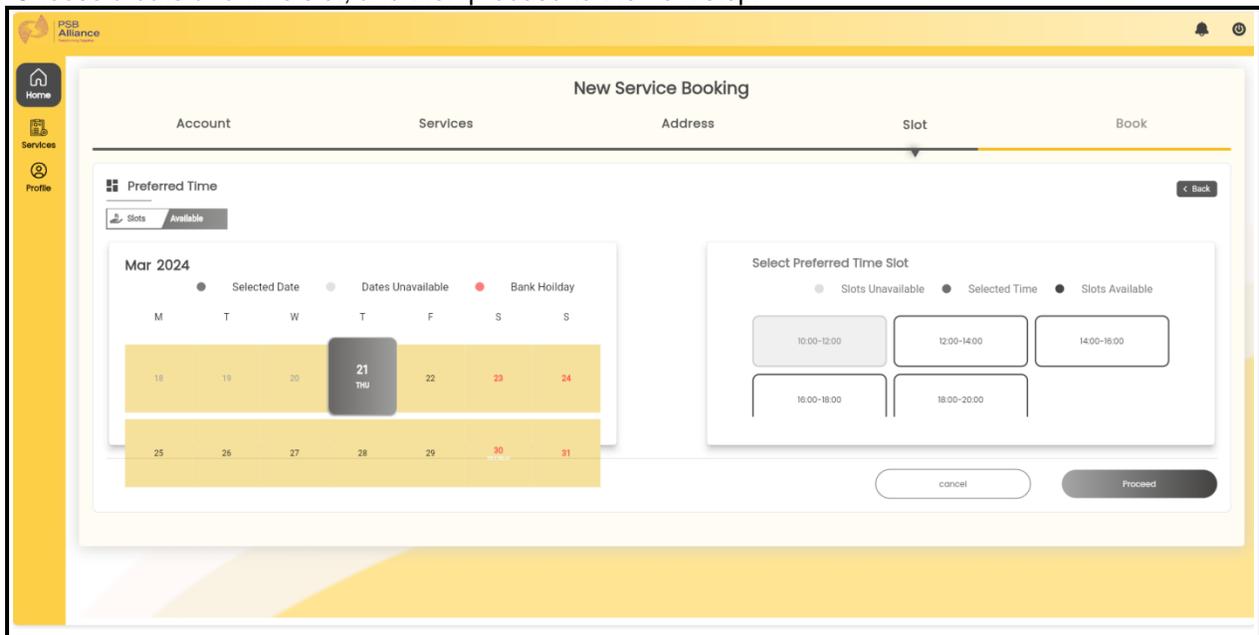
8.1.3 Add Address

If there is no data, provide a new address by clicking on "New address" (located at the top right corner). Provide the necessary details and click on "Proceed" to add the address, which will then be displayed on the Address page. Select the address and click on "Proceed." A message will be sent to the registered mobile number for confirmation.



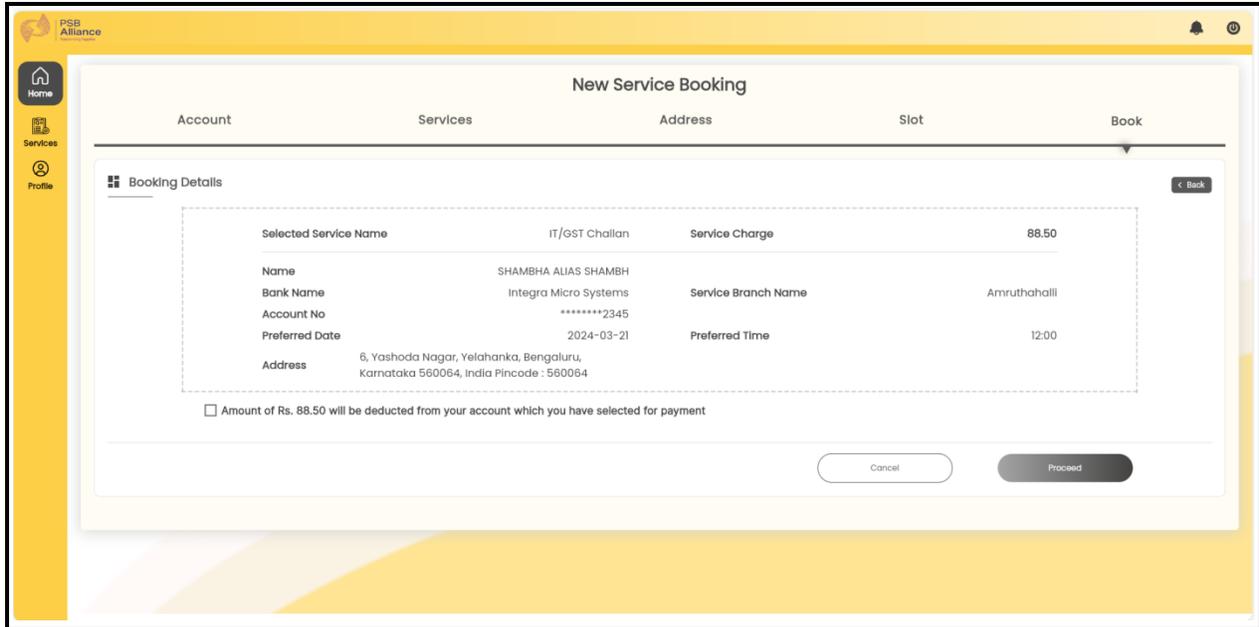
8.1.4 Slot Selection

Choose a date and time slot, and then proceed to the next step.

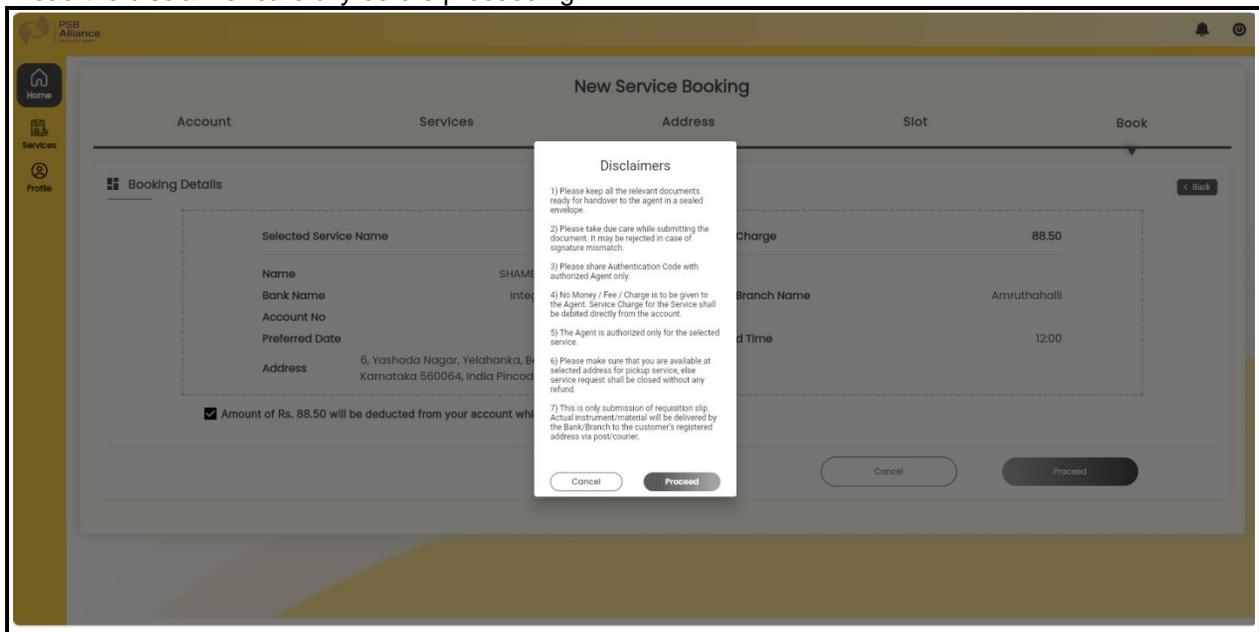


8.1.5 Book Service

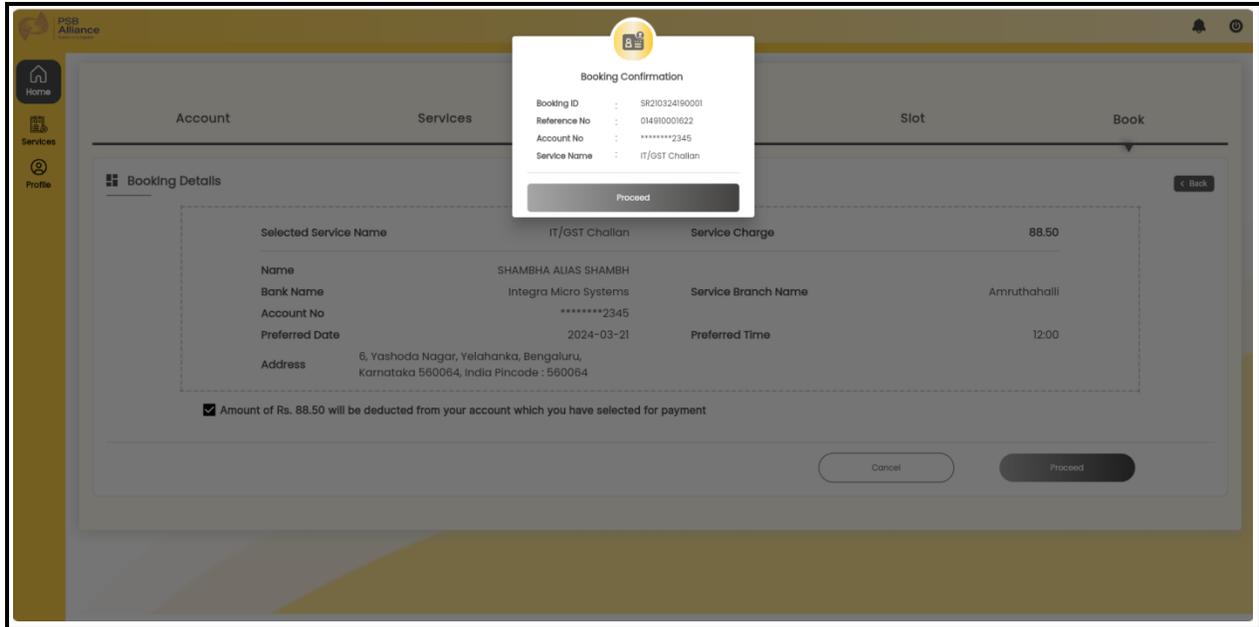
After reviewing the booking details, confirm the deduction amount by checking the box. Then, click on "Proceed" to view the disclaimer.



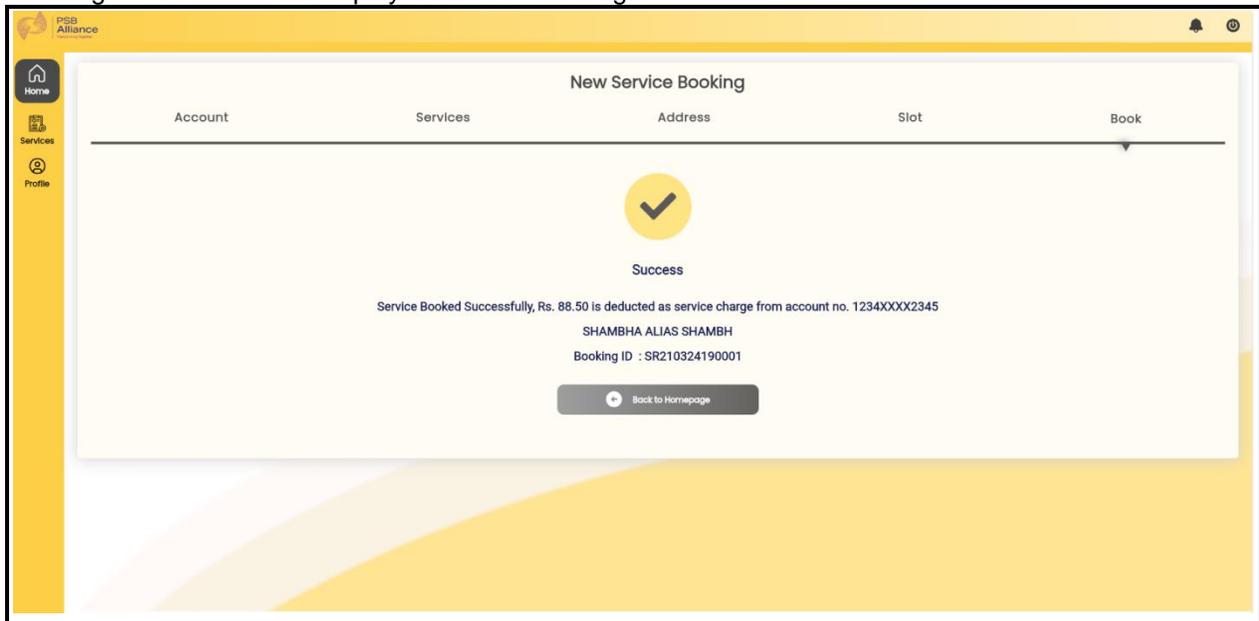
Read the disclaimer carefully before proceeding.



Upon confirming the booking, a confirmation message will be displayed, and an authentication code will be sent to the registered mobile number. Share this code with the agents for verification.

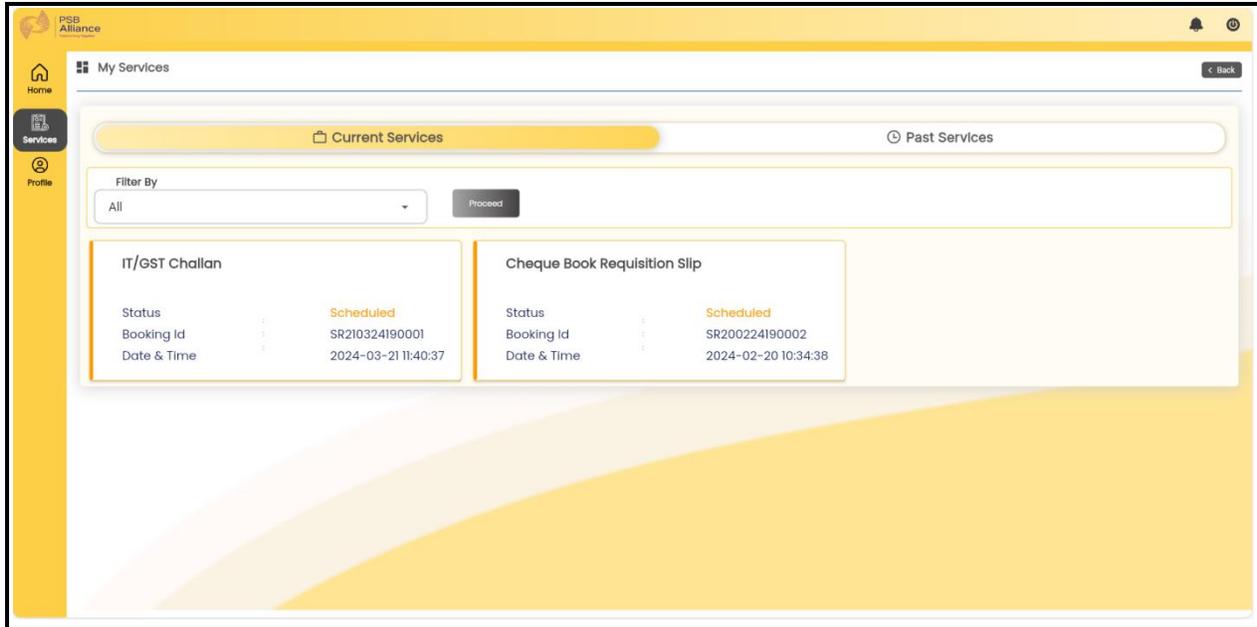


An authentication code will be sent to your registered mobile number. Clicking on "Proceed" will display a success message.



8.2 Services

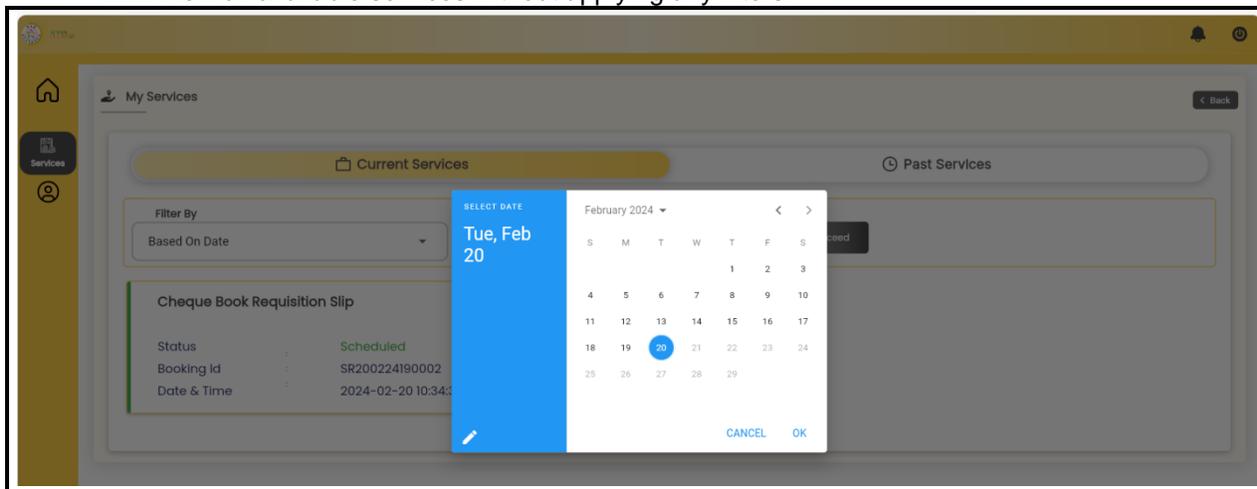
The system presents both current and past services.



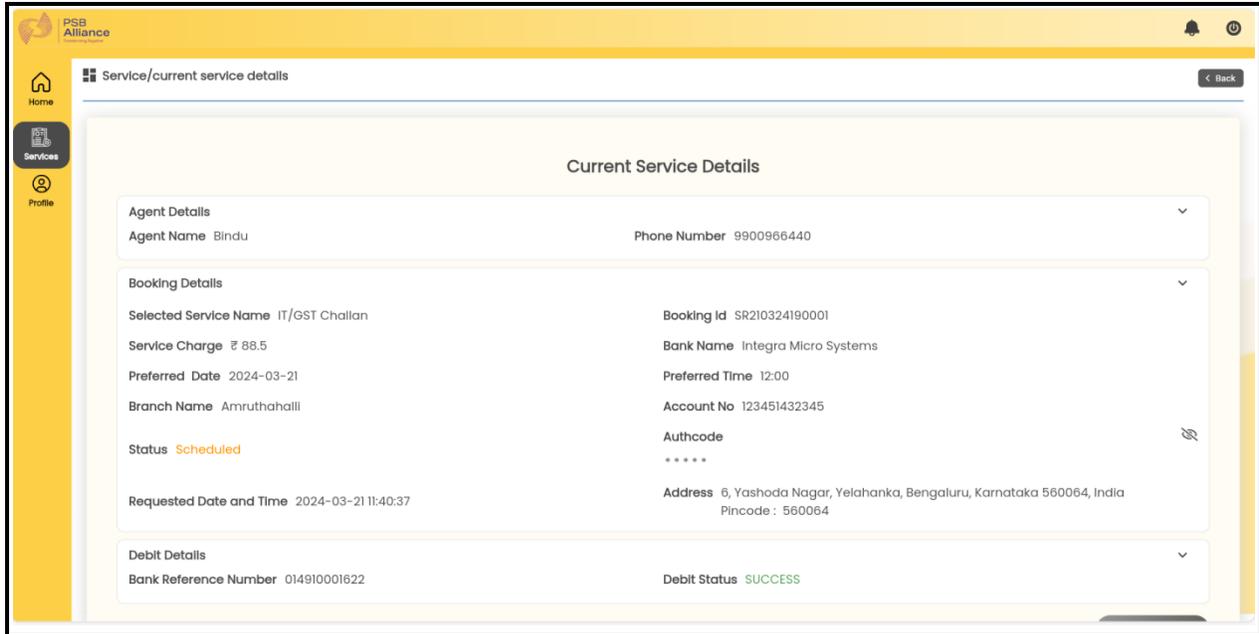
8.2.1 Current Services

The scheduled services are listed. The filter option allows users to refine results by:

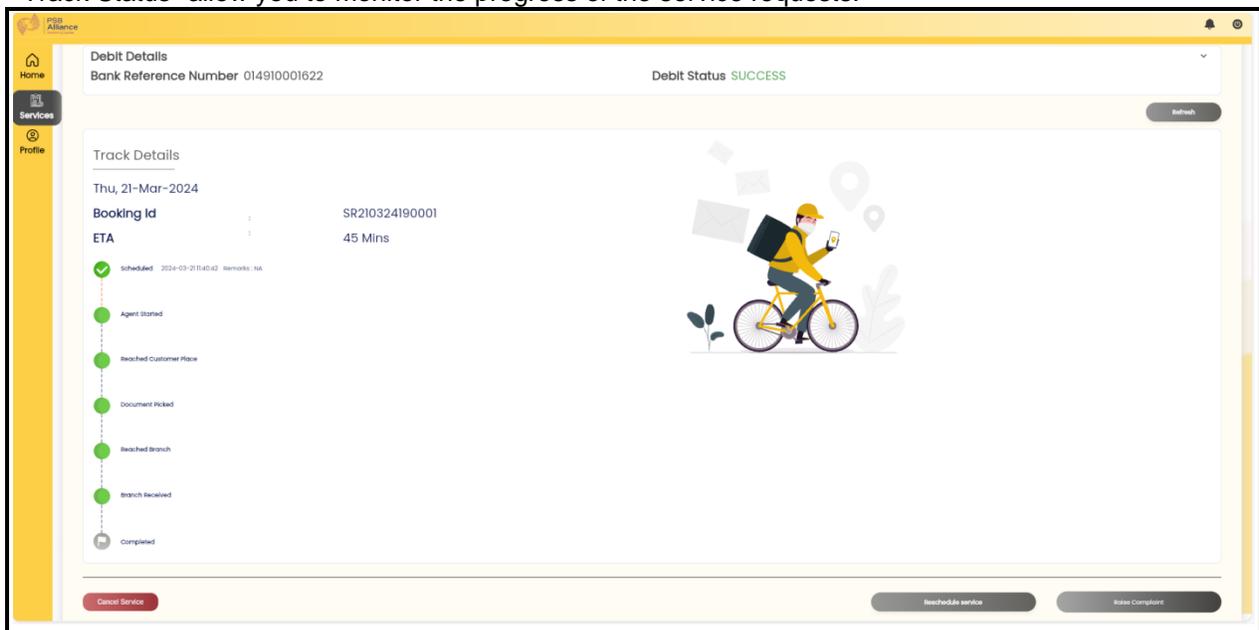
- **Booking ID:** Enter the service booking ID and click "Proceed."
- **Service Name:** Select the service type and click "Proceed."
- **Based On Date:** Choose specific dates or enter them by toggling the options (click on the icon on the bottom left) and click "Proceed."
- **All:** View all available services without applying any filters.



If you click on the service, it displays the agent details along with additional service information. A refresh option is available, along with options to cancel and reschedule the service are available. Additionally, there is an option to raise a complaint is also provided. The "Track Details" is also available.



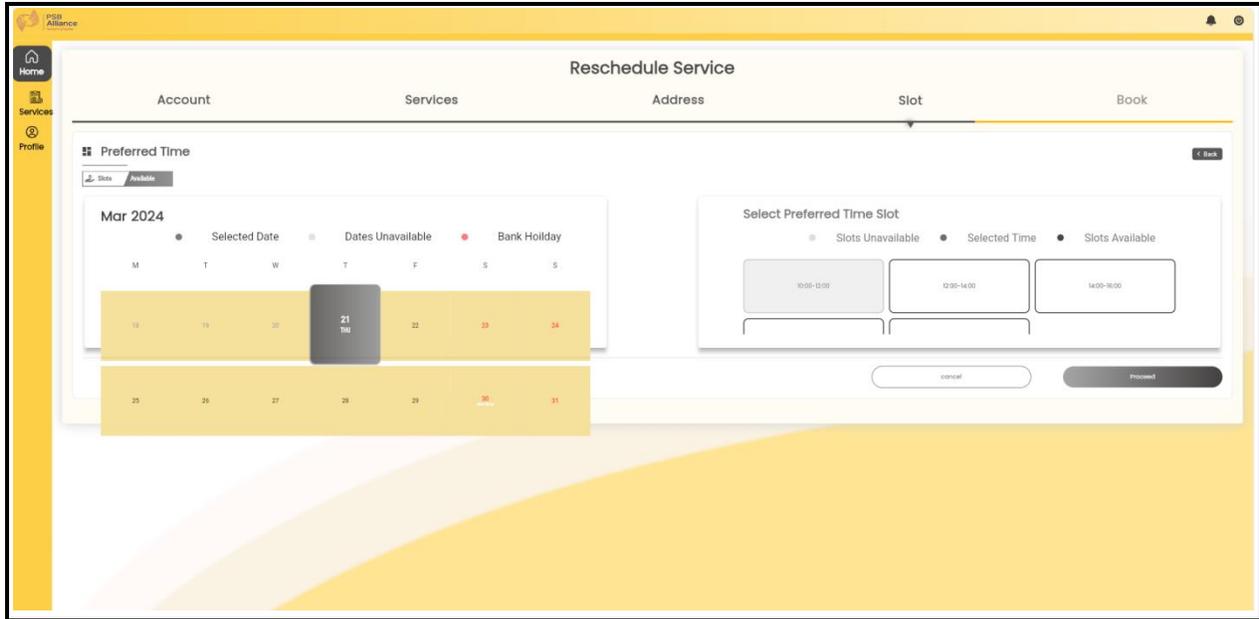
"Track Status" allow you to monitor the progress of the service requests.



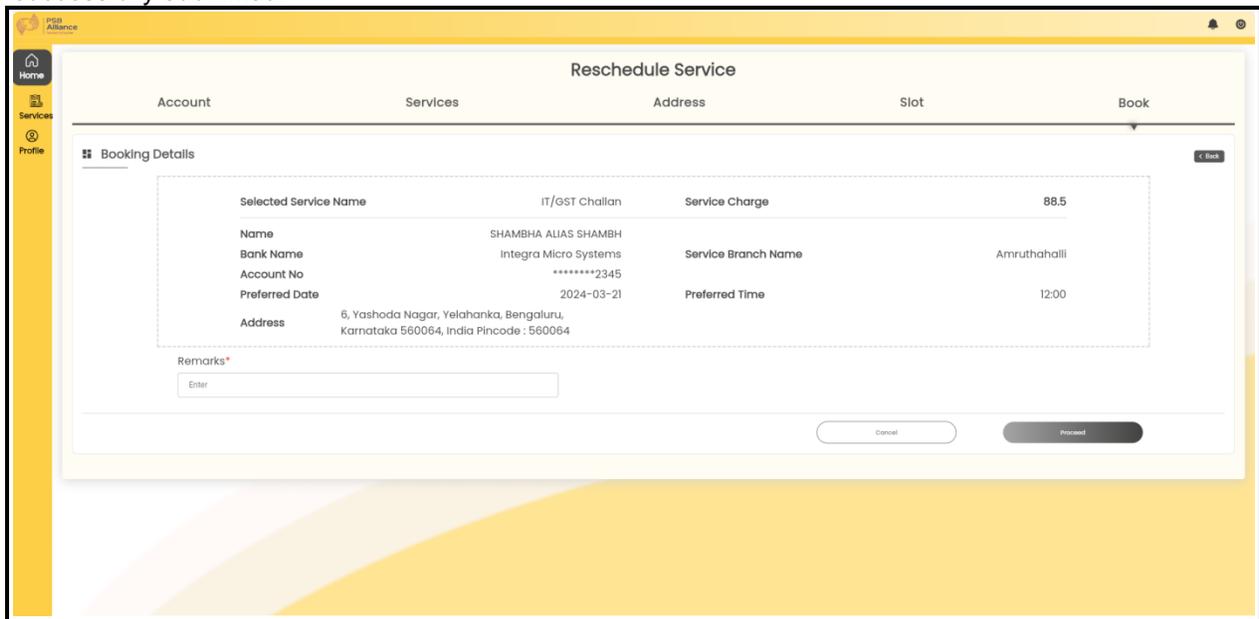
Reschedule service

(Customers are allowed to reschedule their service booking up to one hour before the scheduled time or before the Agent starts the service, whichever comes first. Customers have the option to reschedule their service to available time slots for the next three consecutive days. However, if a customer wishes to schedule a time slot beyond this three-day window, they can cancel the request and receive a full refund. Customers can reschedule their service request only once).

Click on "Reschedule Service." Select the preferred date and and time slots.

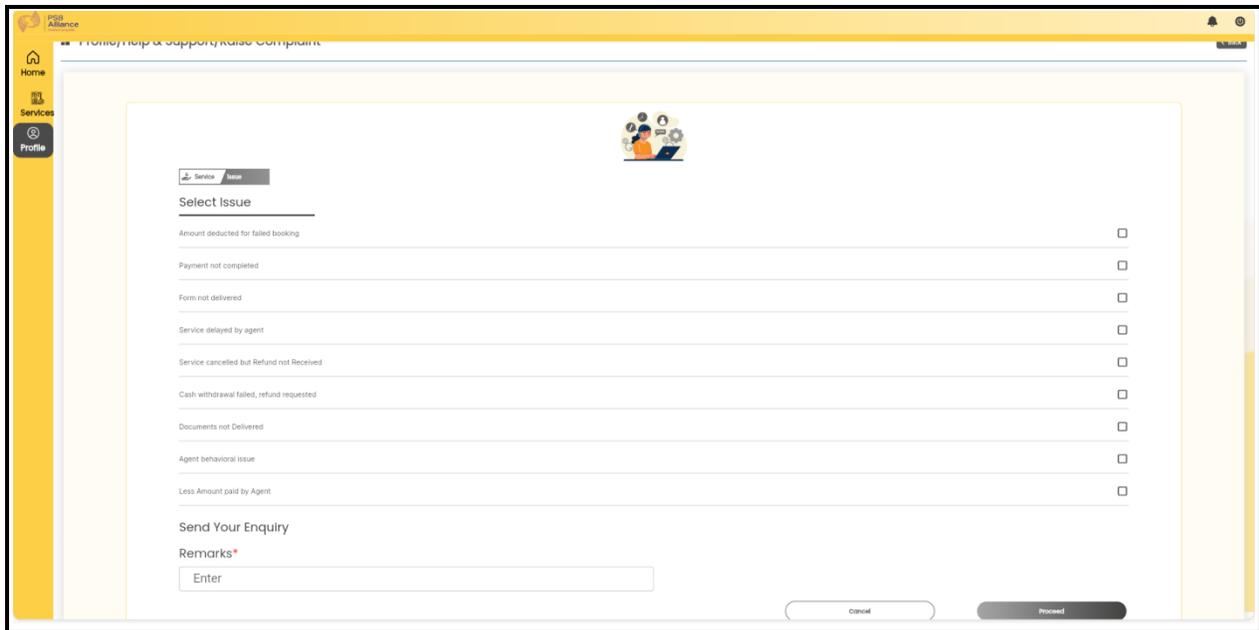


Provide any necessary remarks or comments regarding the rescheduling request, and then proceed. Upon submission, a confirmation message will be displayed indicating that the reschedule request has been successfully submitted.



Raise complaint

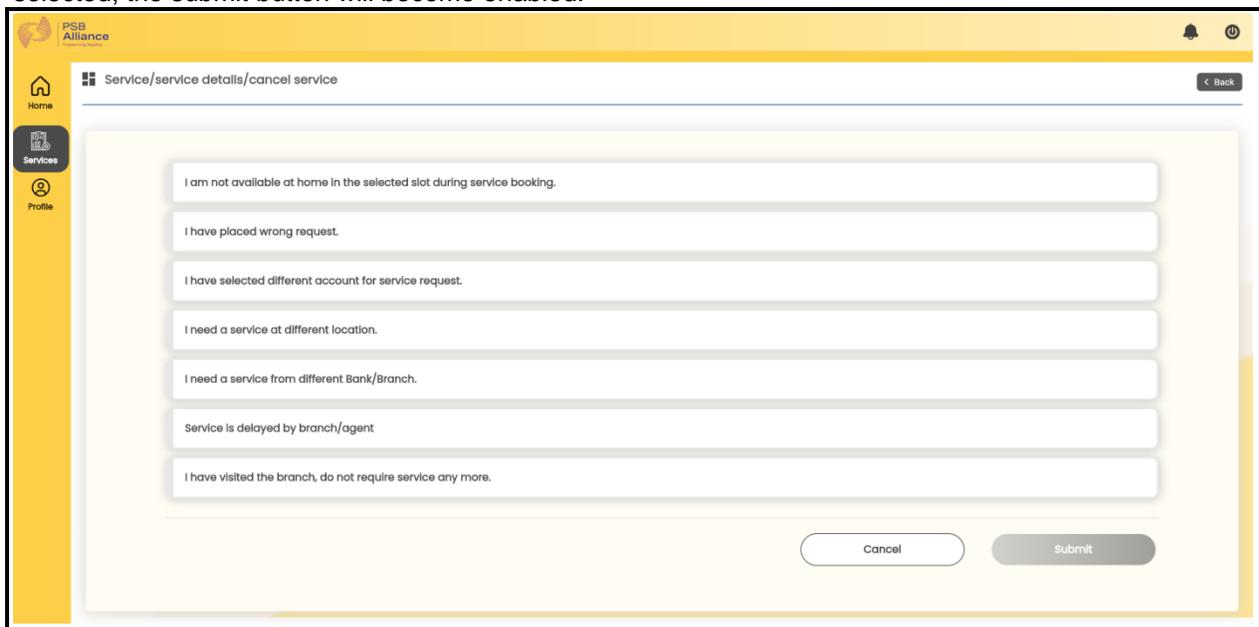
To raise a complaint, provide the necessary remarks or details regarding the issue and proceed. Upon submission, a success message will be displayed confirming that the complaint has been successfully registered.



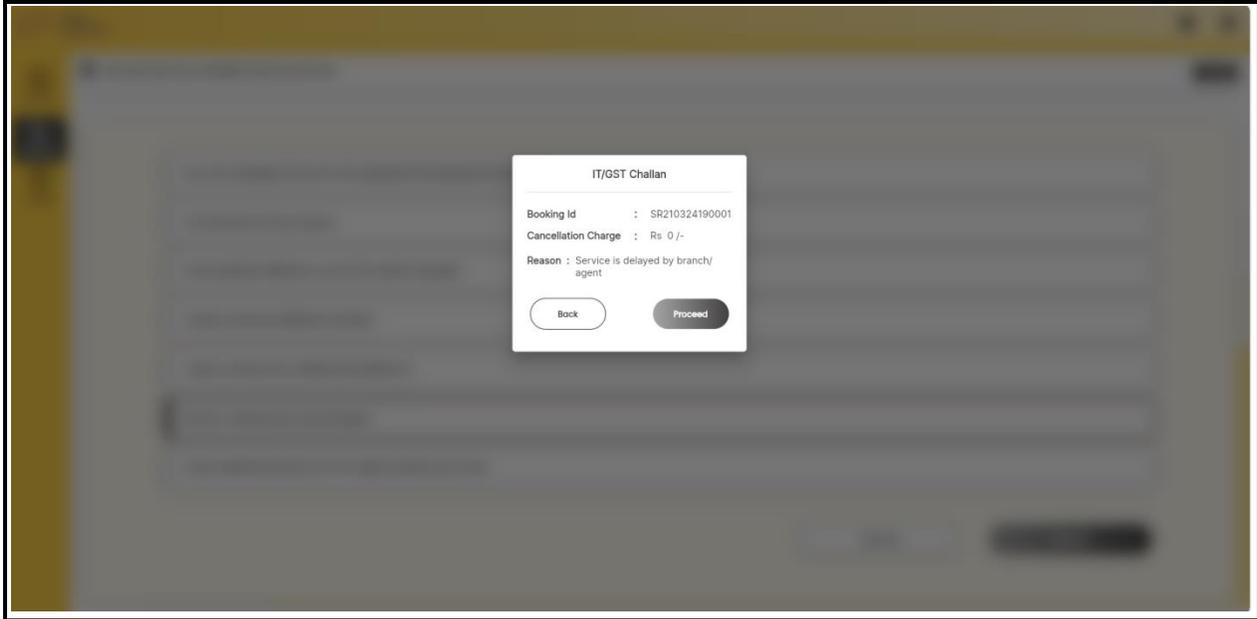
Cancel service

(Customers can cancel a booked service up to 1 hour before the scheduled time or before the agent starts the service, whichever comes first. The service charges will be refunded to the customer's account.)

To cancel a service, select a reason from the provided options and click on "Submit." Once a reason is selected, the submit button will become enabled.



A message confirming the cancellation will be displayed.



Clicking on "Proceed" will initiate the cancellation process, and a notification will be sent to the registered mobile number.

Auto-closure service

(When a service request is not completed within the specified time due to any reason, then such service request is auto closed by the system and service charges may/may not be refunded to the customer based on the reason for incompleteness).

- i. Completed Service: A service request is deemed to be completed for PSB Alliance -Doorstep Banking Services when it attains the following service status:

Service Type	Service Status
Non-financial services- Pick-up services & Life certificate (fall-back)	Branch Received
Non-financial services-Delivery services	Completed/Returned
Financial services & Digital Life Certificate	Completed

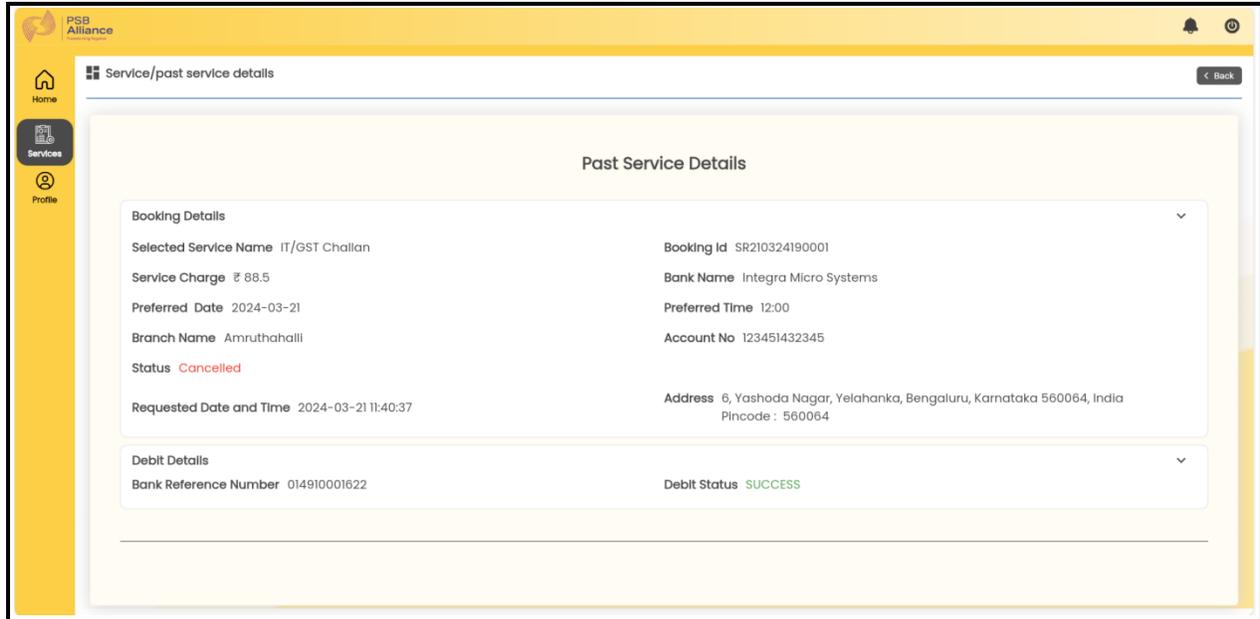
- ii. The services which remain incomplete as per the following timeline gets eligible for Auto closure: (T=Preferred Date of Service selected by the customer)

Service Type	Eligible for Auto closure if not completed within
Non-financial services	T+1 day
Financial services	T day
Other services (Digital Life certificate, Assisted Aadhaar seeding, Assisted E-KYC)	T+1 day

- iii. Once the service is eligible for Auto closure, DSB system will verify the reason for in-completion.
- iv. Based on the reason for incompleteness, DSB system will close the service request with a refund or without refund to the customer.
- v. An appropriate message will be sent to the customer with a link to raise a dispute, if any.

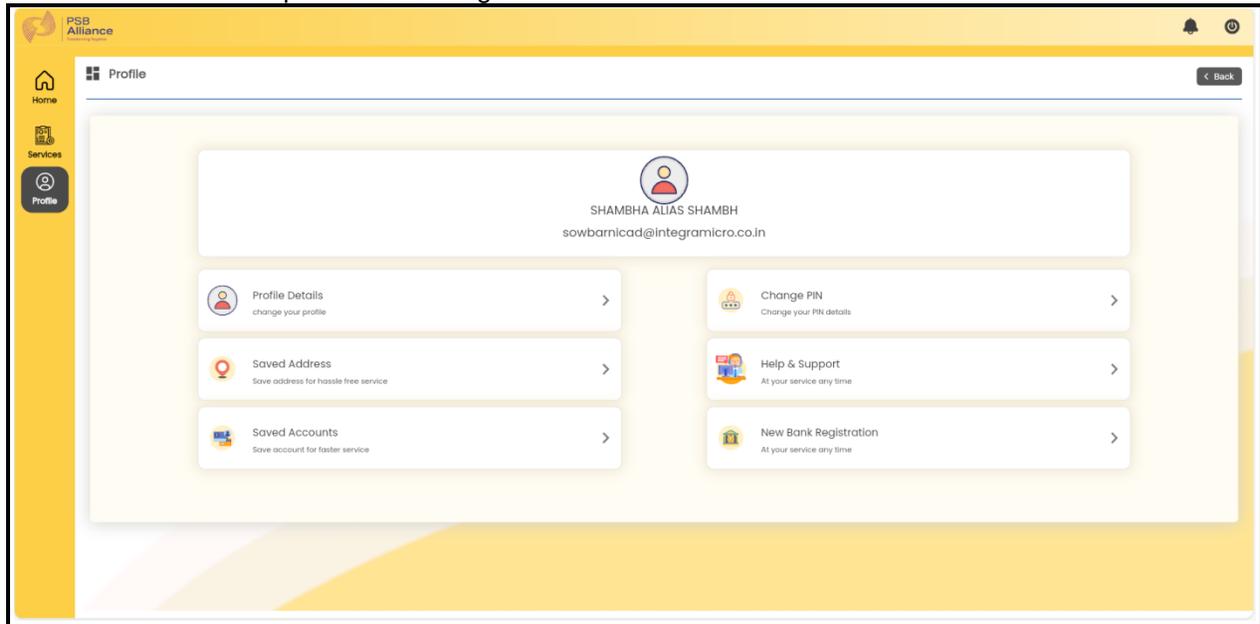
8.2.2 Past services

- The section displays completed or cancelled services.
- If there are no services listed, the system will display the message "No data found."
- The filter works the same as the current services.
- Clicking on a specific service reveals the Agent details (if assigned), booking details, and additional service information.



8.3 Profile

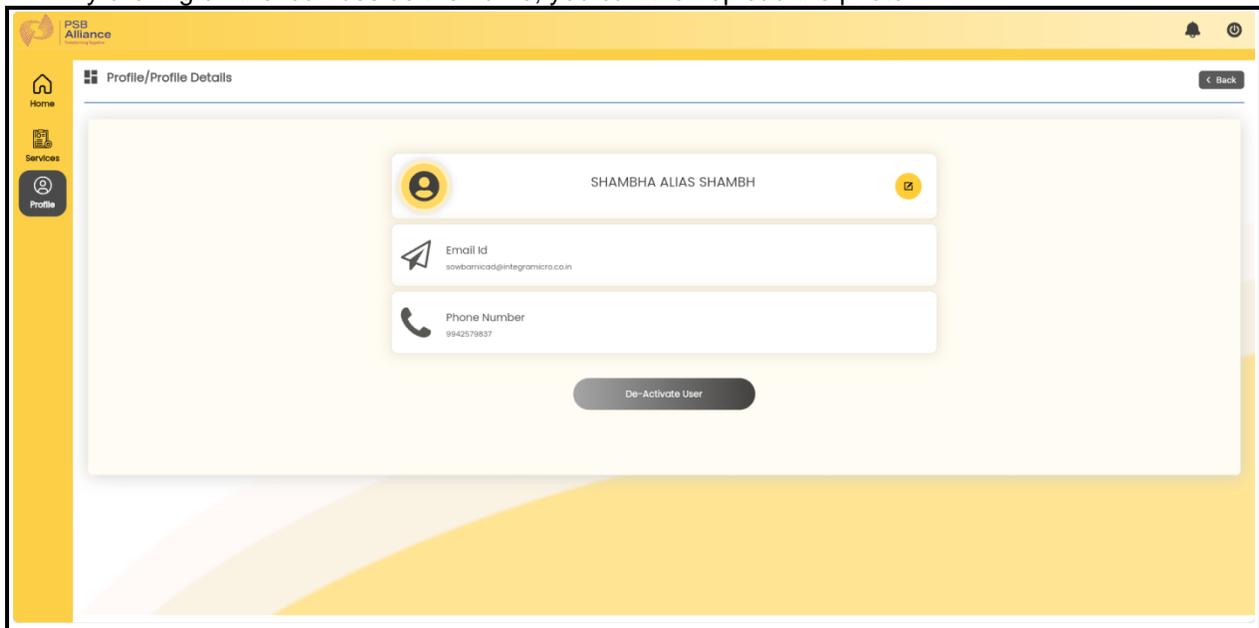
By navigating to the profile section (located in the left corner), users can view their name, email ID, and additional details as depicted in the image.



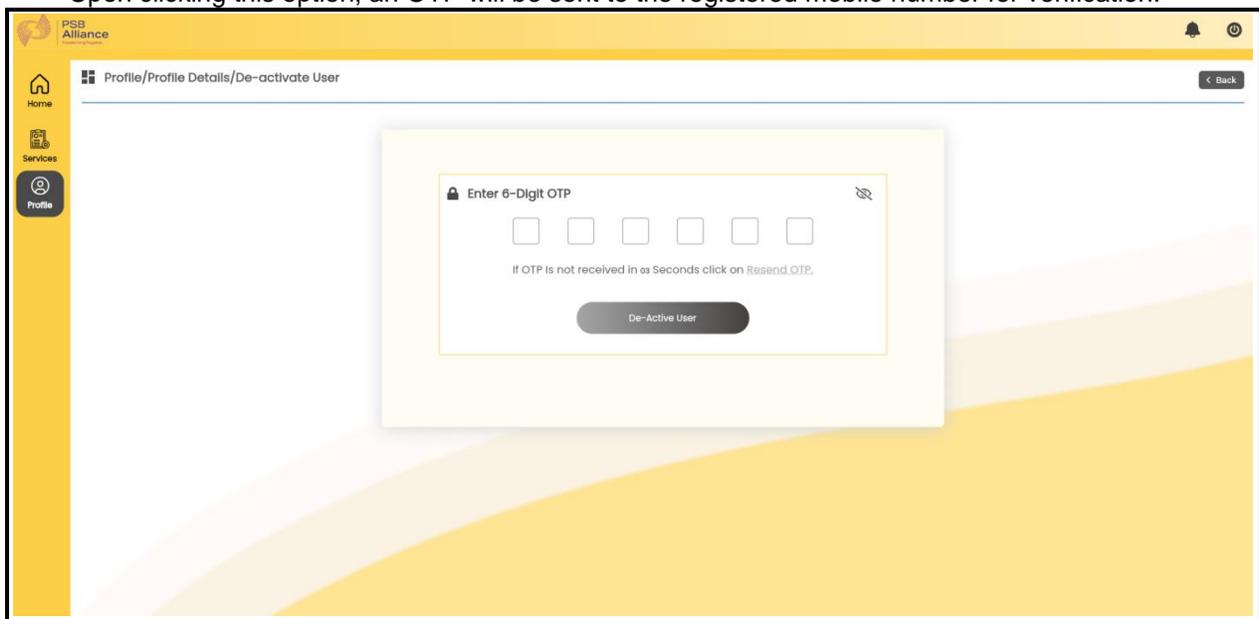
8.3.1 Profile Details

- It displays the username along with the email and mobile number.

- By clicking on the icon beside the name, you can then upload the photo.



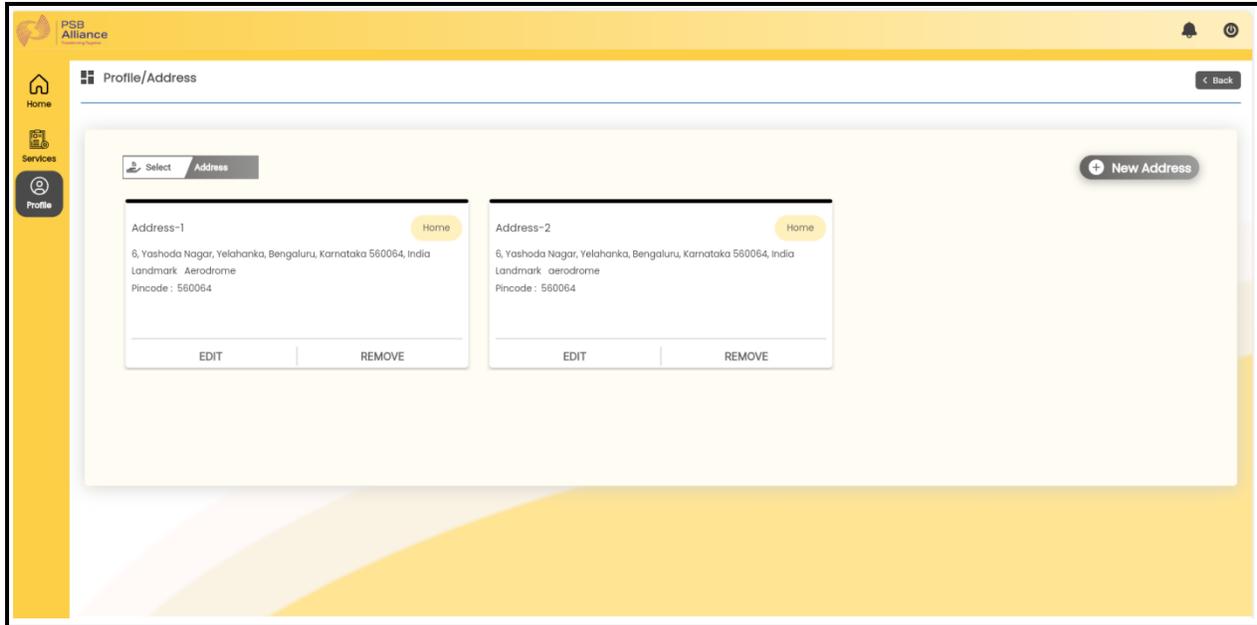
- An option to deactivate the user is available.
- Upon clicking this option, an OTP will be sent to the registered mobile number for verification.



Enter the OTP and click on "Deactivate User" to complete the deactivation process. This action will effectively deactivate the user account.

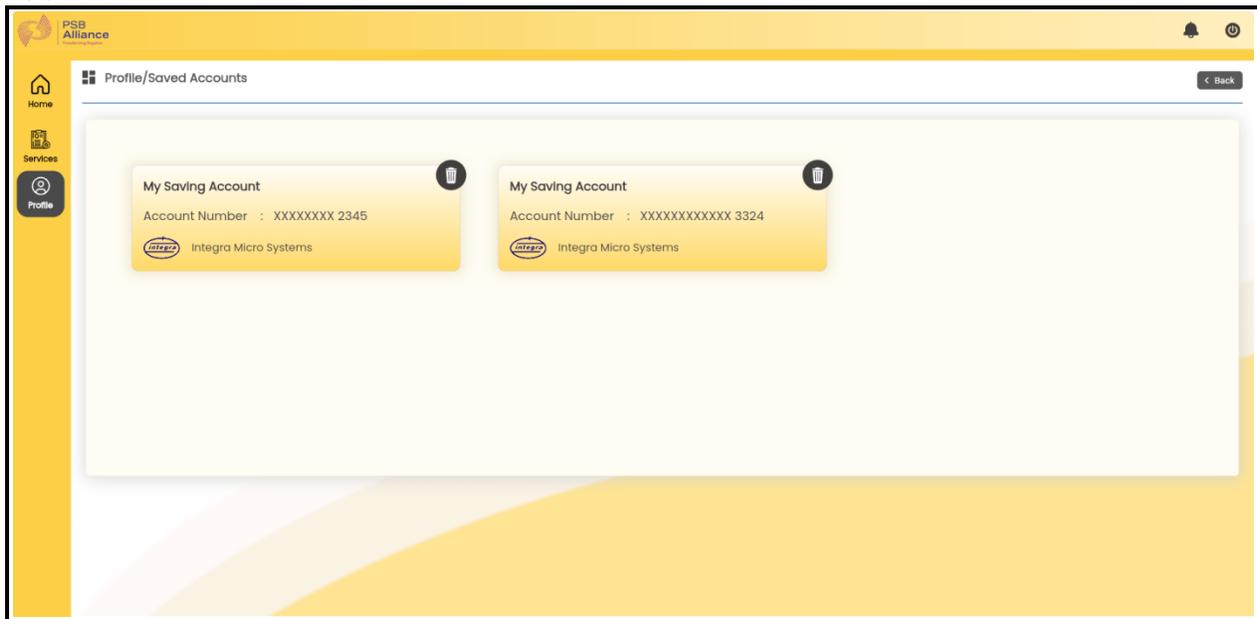
8.3.2 Saved Address

The users can view their saved addresses and add new ones. Edit and Remove option is available.



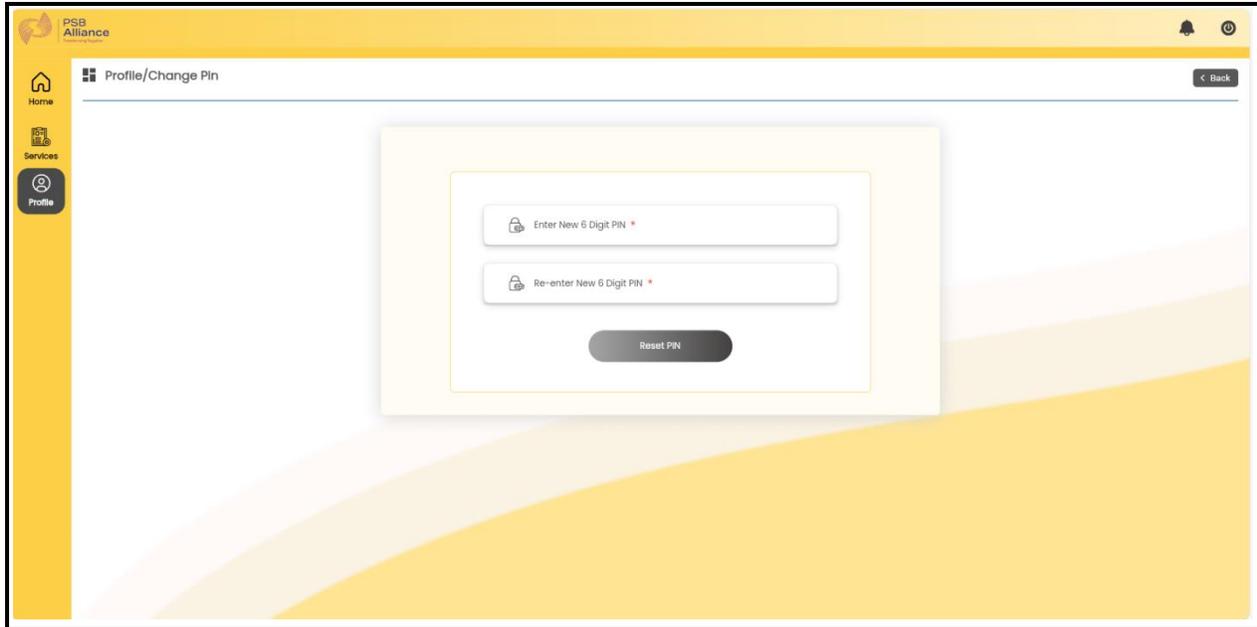
8.3.3 Saved Accounts

The list of saved accounts is displayed, with an option to delete each account. Clicking on the delete icon prompts for confirmation, after which clicking "delete" removes the account; otherwise, click "cancel" to retain it.



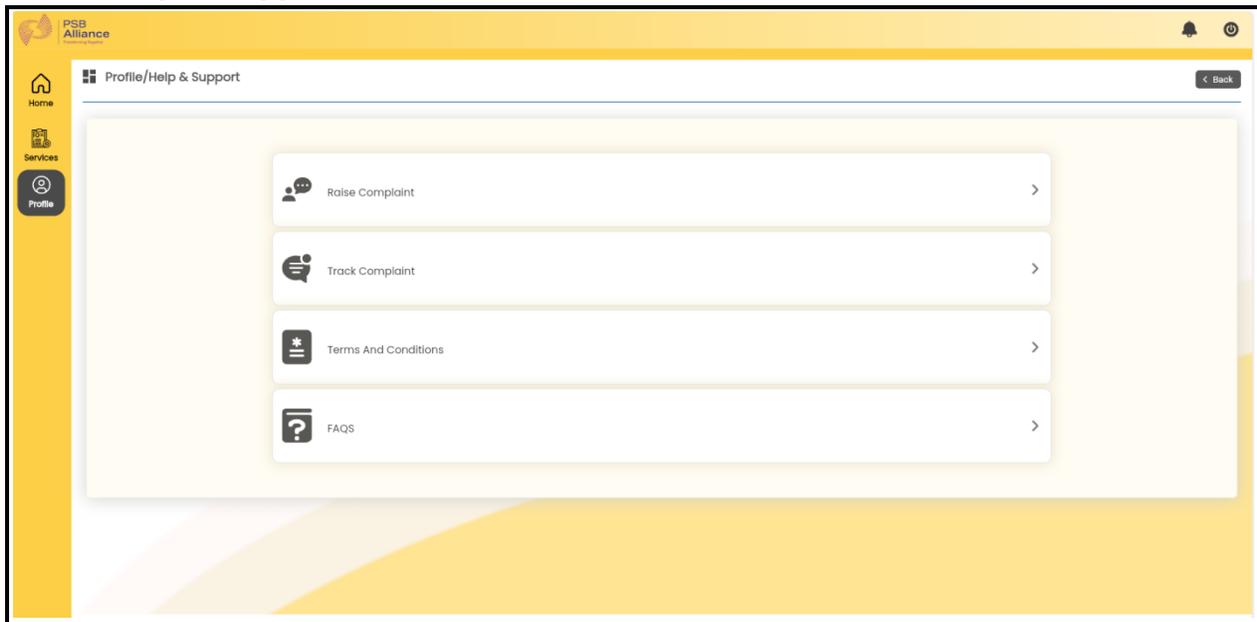
8.3.4 Change PIN

The users can reset their PIN. Enter the current 6-digit PIN, provide the new PIN, confirm it, and then click "Reset PIN."



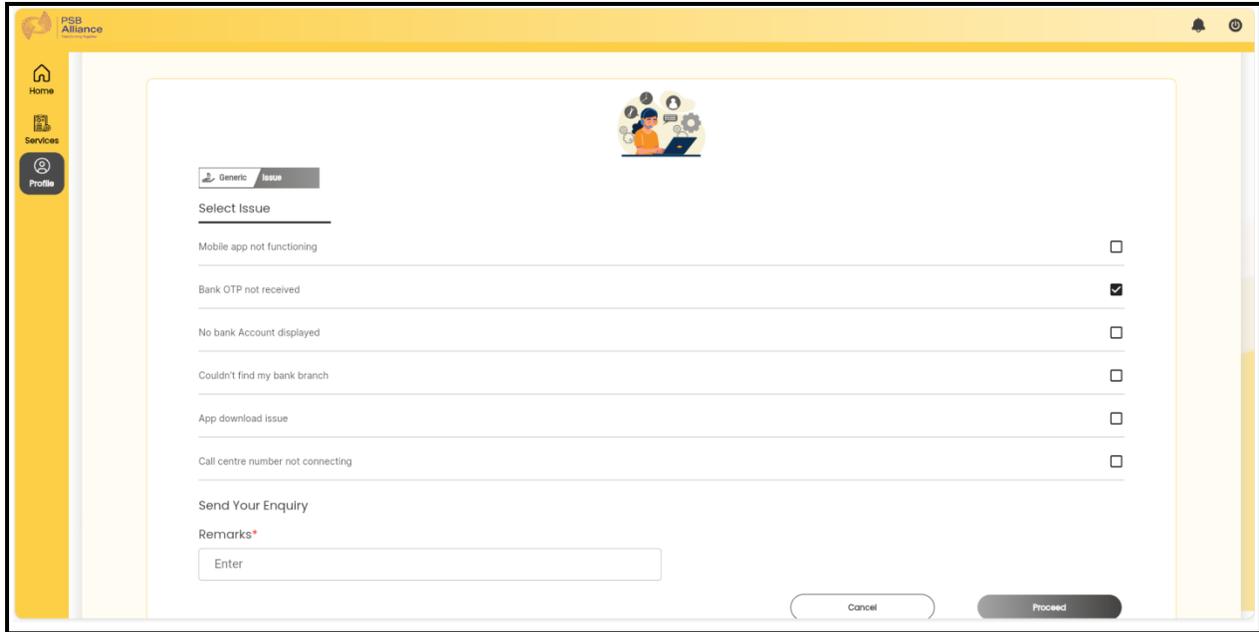
The "View" option allows users to see their PIN. If the same PIN is provided as the previous one, an error message will be displayed. Users should enter a new PIN. After resetting the PIN, a success message will be displayed, and a notification will be sent to the registered mobile number confirming the PIN reset.

8.3.5 Help & Support



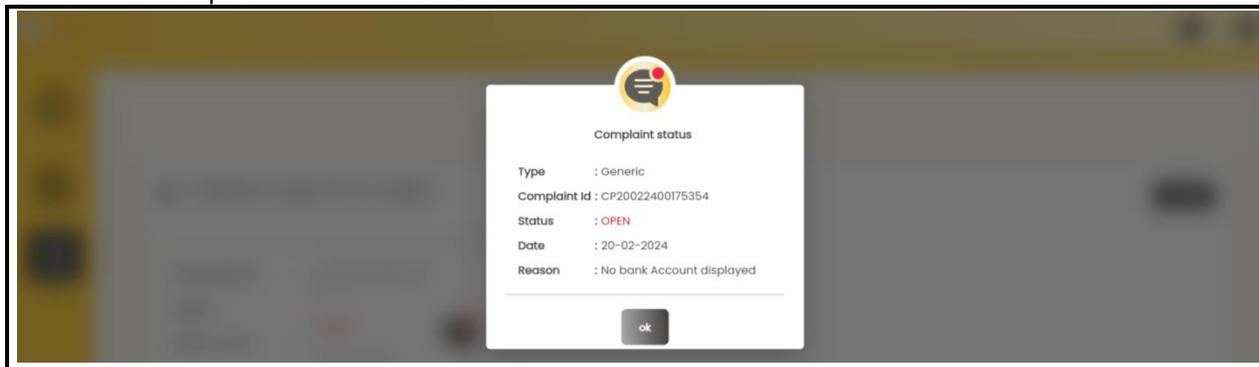
8.3.5.1 Raise Complaint

Select an issue, provides remarks, and proceeds. The complaint will be registered successfully.



8.3.5.2 Track Complaint

Click on the complaint to view its details.



8.3.5.3 Term And Condition

It displays the terms and conditions, and a download option is available.

[Download](#)

Terms & Conditions

Doorstep Banking

Bank aims at empowering its customers with services that make banking convenient. Doorstep banking lets you call a Phone Banking Officer and request a service that you would like at your comfort. Doorstep banking offers non-financial services like cheque pick up and statement request as of now. Going forward it will extend for other services. The best part is that the service you require is only a call away. The doorstep banking is convenient way to do basic banking tasks easily.

Over the years, it has been a constant endeavor by Bank to empower customers with self-service channels. While the banking sector has the highest networks of ATMs, a best in class mobile banking application and secure and robust internet banking, we also realize you might need services at your doorstep in certain cases of emergency or otherwise.

Bank offers you the facility of Doorstep Banking for any of the following services and may revise from time to time :

- **Pickup Services**
 1. Negotiable instruments (Cheques/Drafts/Pay Orders etc.)
 2. New cheque book requisition slip.
 3. 15G, 15H forms
 4. IT challan /Government Business/GST
 5. Standing Instructions
- **Delivery Services**
 1. Non- personalized Cheque Books, Drafts, Pay Orders, Term Deposit Receipt/Acknowledgement
 2. TDS / Form 16 Certificate
 3. Prepaid instrument/Gift card
 4. Request Account Statement

General Terms and Conditions for Doorstep Banking

There are a few Term and Conditions for Doorstep Banking which needs to be considered while performing doorstep banking. Rest assured with doorstep banking tnc and avail the benefits of it.

The following Terms and Conditions will be applicable for Doorstep Banking service.

Doorstep Banking service will be available to all Savings Account holders, including Senior Citizens and Differently abled customers.

- Types of accounts against which the Doorstep Banking Service is not available are:
 - Joint accounts operated jointly
 - Minor accounts
- Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.
- Pick-up/delivery shall be done only at the address registered by customer in DSB system.
- Rs. 75 plus GST per service will be charged to customer.
- Ten doorstep banking request per day per customer will be allowed.
- For cash pick-up/delivery for Savings Account and Current Account customers, the per instance amount shall not exceed Rs. 50,000. - Currently this service is not available.
- Customer may be asked to show an ID proof while service delivery. Further, he has to show the Auth. Code received in SMS to the delivery/pick-up boy.

8.3.5.4 FAQs

Frequently Asked Questions (FAQs) provide concise answers to common queries and concerns that users may have about the system.

The screenshot shows the 'Profile/Help & Support/FAQs' screen in the PSB Alliance app. The interface includes a navigation menu on the left with 'Home', 'Services', and 'Profile' options. The main content area lists several FAQs:

- Q** While Customer login to the Application displaying error message says Account status as Deactive and whats the Solution? **A** This will happens once Customer Deactivated the Account and trying for login.Customer has to be Reactivate the Account.
- Q** While Requesting for OTP generation from bank displays error as "No Eligible Accounts Available, whats the reason?"
- Q** While OTP generation from bank displays error as "Multiple CUST ID Exist Against Mobile Nb?"
- Q** When Error display as Internal server error from Bank?
- Q** What is the reason to display" The selected Address is not within the Serviceable Range?"
- Q** What is the Reason throwing error as "Connection Error while Service Booking confirmation time?"
- Q** What is the reason for particular Branch is not Displaying in the Customer Application even-though that Branch is within serviceable Range?"
- Q** What is the Reason Displays Error message says "Key is Mapped with Other User"?"

8.3.5.5 New Bank Registration

By entering the mobile number and clicking on "Register", selecting a bank, and checking the declaration box, the new bank will be registered.

